

Budget & Debt Snowball – Quickstart Guide

1) Start Here

- Open the spreadsheet file.
- On the Start Here tab, set your Month (YYYY-MM) and currency symbol.

2) Plan Your Budget

- Go to Monthly Budget. Enter PLANNED amounts for income and each expense category.
- Tip: Keep it simple the first month—only 8-12 categories.

3) Track Spending

- In Transactions, log purchases and income (date, description, category, amount).
- Your ACTUAL column updates automatically on Monthly Budget.

4) Tackle Debt (Snowball)

- Open Debt Snowball. Enter each debt: Balance, APR, Minimum Payment.
- The smallest balance becomes your Focus Debt. Your leftover automatically applies here first.

5) Check Progress

- Open Dashboard for KPIs: Income, Expenses, Leftover, Savings Rate, and Focus Debt payoff months.
- Update once per week (10 minutes). Consistency beats complexity.