

## Why hello and welcome!



Welcome! This tool is designed to make life easy for you, give you a holistic glimpse of your financial position and if you're into stats tell you where you're heading. Everything is as automated as possible, data entry takes place once a month and is minimal. Please note to use this Sheet you must have a Google Account. Please read the disclaimer before continuing and please share the link to this sheet with anyone you think might use it!

While the Sheet may appear complicated, required input is minimal and the rest is automated. Only a few yellow cells require your input!

## The newest version and future updates!

Due to the number of feature/bug requests I've received for this sheet since initial release I've created a paid sheet for versions 2+ onwards. I've spent a lot of time on this new sheet and I think it's the fair way to make sure I can keep developing this sheet and make it even better, but also reimburse me for the time put in. That being said, it's for just 2 coffees (£5) and should make it back at least 10x for you!

If you would like access to the new v2+ sheet and future updates, please shout me a few coffees using the link below and I'll promptly add you to the new version!

### V2+ Version includes:

- Property & Mortgage Tracking Dashboard
- Crypto, Managed Fund, Stock, ETF Live Price & Performance Tracking
- Full CoinMarketCap Crypto Price Support & Tracking
- Automatic FIRE Dashboard & Calculator
- Automatic FIFO Capital Gains Calculations
- International Asset & Currency Support
- Voluntary Super (inc. FHSS) Tracking
- Monthly Net Worth And Savings Email Updates
- Google Calendar & Email Investment Reminders
- Mortgage, Credit Card & Loan Dashboard
- Automatic Investment contribution optimisation system
- Automatic Calendar reminders for when to run the sheet
  - Monthly/Weekly/2-week pay support
  - Rental & Side Income Tracking
- Expanded ETF/Stocks/Managed Fund Ticker Support
- Further Sheet automations
- Sheet Optimisations making the sheet more responsive/load faster
- Ongoing bug fixes (including lots of fixes to v1.3)
- More features than can fit in here!

[More info & Purchase Link: https://cspersonalfinance.io](https://cspersonalfinance.io)

Please contact me via [compiledsanity@gmail.com](mailto:compiledsanity@gmail.com) or /u/CompiledSanity if you have any questions.

Side Income / Rental Income Tracking		International Managed Fund, Crypto, Cash, Stock & ETF Support			
<b>2019-2021 EARNINGS DASHBOARD</b>					
Average FY Income/month	\$1,311				
2019-2020 YTD Side Income	\$3,933				
Predicted Yearly Side Income	\$15,722				
365-day Moving Average Income	\$1,311				
Total Historical Side Income	\$3,933				
		Fund Name	Currency	Live Price	
		F0000LWVH Vanguard FTSE U.K. All Share Index	GBP	£174.42	
		F00000MKT iM Cheilerton UK Equity Growth	GBP	£252.45	

## Some examples of v2+ features

### Monthly Networth & Saving Email Breakdowns

18 FEBRUARY 2020 UPDATE

ADDED SAVINGS:	SAVINGS RATE:
+\$3,432.00	+58.71%
CASH: \$97,432 (+\$3,432)	ETF GROWTH: \$8,737 (+\$9)

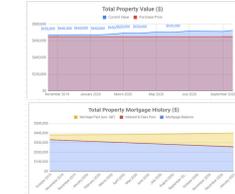
### Automatic FIRE Dashboard & Calculator



### Auto Calendar/Email Investment & Monthly Recording Reminders

Reminder: Purchase \$1200 of VAS 9:30 - 1pm

### Property & Mortgage, Loan Dashboards & Tracking



[Official Website: cspersonalfinance.io](https://cspersonalfinance.io)

[Getting Started Guide](#)

## Disclaimer

The information & guidance on this sheet is for general information only. It should not be taken as constituting professional advice from the Sheet owner. I am NOT a financial advisor or qualified in finance. You should consider seeking independent legal, financial, taxation or other advice to check how information & outputs from this sheet relates to your unique circumstances. The Sheet owner is not liable for any loss caused, whether due to negligence or otherwise arising from the use of, or reliance on, the information provided directly or indirectly, by use of this sheet. The calculators and tools on this sheet are provided for your information and to illustrate scenarios. The results should not be taken as a substitute for professional advice. This sheet may contain mistakes and therefore you must perform your own due diligence to validate and confirm outputs. All 'optimisations', recommendations and considerations must be verified by yourself. I take no responsibility for your actions and choices. Any Tax estimations in this sheet are general estimations at best, are non-specific and have not taken into account your financial circumstances. They are not to be used or taken as Tax advice. Please do your own research and set a Tax professional. Again, I am not a tax professional. All reasonable care has been taken in preparing and designing the calculators and tools, however, the Sheet owner provides no warranties and makes no representation that the information provided by the calculators and tools is appropriate for your particular circumstances or indicates you should follow a particular course of action. For a full list of Terms please see this link - <https://cspersonalfinance.io/terms>. Further use of this sheet indicates acceptance of these terms.

## Shout me some coffee!



This Sheet took a long while to make, so if you found this sheet useful please consider shouting me some coffees (£5) for coffee via Paypal!

<https://cspersonalfinance.io>

In return for some Coffees I'll invite you to the updated paid sheet with all future feature/bug updates and add in any feature requests!

[Thank you for your generosity & support!](#)

## Spread the word!

Please share the benefit you've received from this sheet with others!

Feel free to invite them with this Sheet to try the sheet out: <https://docs.google.com/spreadsheets/d/1v9ENzdoSIViFAA2SEVFz6KKVAu5Kv8kde7bN2Qoq/>

[Thank you for your help!](#)

**GETTING STARTED**

**Hello and welcome! This tool is designed to make life easy for you, give you a holistic glimpse of your financial position and if you're a stats nerd tell you where you're heading.**  
Everything is as automated as possible, data entry takes place once a month and is minimal. Please note to use this Sheet you must have a Google Account. Thanks for visiting :)

**For a Getting Started Guide, please click here: <https://guide.cspersonalfinance.io/>.**  
Feel free to share the link to this sheet with anyone you think might use it!

**Setup Step 1 - Click File > Make a Copy and save to your Google Drive.**

**Setup Step 2 - Click Authorize below to authorise and initialise the Sheet. This powers the Sheet calculations.**

**Click to initialise Sheet**

**Description of permissions:**

- See, Edit, Create spreadsheets - Required to record your monthly history and organise data in the Sheet.
- This access is restricted to only for the current sheet.
- [More info on Privacy in FAQ 11](#)

You may receive a popup saying this app isn't verified. This is because the app hasn't been published and exists as scripts bundled to this sheet for transparency. Click advanced and 'Go to PersonalSavingsScript'. Feel free to audit this code yourself via Tools -> Script Editor.

**Setup Step 3 - Read the Disclaimer to your bottom right and click I accept below if you agree to these conditions.**

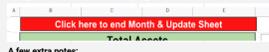
**Click to accept disclaimer**

**Setup Step 4 - Working from left to right, go through all the different tabs and update only cells that are yellow. Everything else is automated.**  
Only these colours

**Setup Step 5 - Hide any tabs that you won't use (Right Click tab -> Hide)**

**ONGOING 6. ONGOING - HOW TO USE THE SHEET MONTH-TO-MONTH**

On the 1st of every month, click click the 'Click to end Month' button in the **Net Worth** Sheet. This will store and record that month and process all values. Without this the sheet will not write any values and you will lose the months progress.



< Pictured Left: The Networth update button found in the Net Worth tab.

**A few extra notes:**

- Never delete tabs, only hide them!
- Target allocations in this Sheet for Assets are VERY important. Please make sure that you keep them updated.
- Look for the dark arrows on cells, mouseover for more info if needed.
- A lot of tracking relies on trends to be recorded in this sheet. Therefore to start seeing trends at least 2 months of recorded data is needed.

Official Website: <a href="https://cspersonalfinance.io">cspersonalfinance.io</a>		Made by u/CompiledSanity <a href="#">Link to Original Template</a>
CHANGELOG		
Date	Notes	
10/1/2020	v1 - Original Release	
24/1/2020	v1.1 - A whole bunch of fixes that don't fit in here. Fixes for initial setup process, dividend support for shares, fixes for ETF calculations, fixes for Cash calcs, Budget tab improvements, performance fixes.	
29/1/2020	v1.2 - Fix to ETF return Calcs	
15/8/2020	v1.3 - Bug fix suggestions from Reddit	
<b>v2+ Onwards:</b>		
<b>Due to ongoing development, future updates will move to a different sheet (Checkout the Welcome Tab). It includes:</b>		
<ul style="list-style-type: none"> <li>- Property &amp; Mortgage Tracking Dashboard</li> <li>- Crypto, Managed Fund, Stock, ETF Live Price &amp; Performance Tracking</li> <li>- Full CoinMarketCap Crypto Price Support &amp; Tracking</li> <li>- Automatic FIRE Dashboard &amp; Calculator</li> <li>- Automatic FIFO Capital Gains Calculations</li> <li>- International Asset &amp; Currency Support</li> <li>- Voluntary Super (inc. FHSS) Tracking</li> <li>- Monthly Net Worth And Savings Email Updates</li> <li>- Google Calendar &amp; Email Investment Reminders</li> <li>- Mortgage, Credit Card &amp; Loan Dashboard</li> <li>- Automatic investment contribution optimisation system</li> <li>- Automatic Calendar reminders for when to run the sheet</li> <li>- Monthly/Weekly/2-week pay support</li> <li>- Generic &amp; Physical Asset Tracking</li> <li>- Rental &amp; Side Income Tracking</li> <li>- Expanded ETF/Stocks/Managed Fund Ticker Support</li> <li>- Further Sheet automations</li> <li>- Sheet Optimisations making the sheet more responsive/load faster</li> <li>- Ongoing bug fixes (including lots of fixes to v1.3)</li> <li>- More features than can fit in here</li> </ul>		
Check out the instructions in the Welcome tab if you're interested! Feel free to message at <a href="mailto:compiledsanity@gmail.com">compiledsanity@gmail.com</a> if you have any questions.		

**Shout me some coffee!**



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In return for some Coffees I'll invite you to the updated, paid sheet with all future features/bug updates and add in any feature requests!

Thank you for your generosity & support :)

**Frequently Asked Questions**

Access the Sheets FAQ Section here:  
[cspersonalfinance.io/faqs](https://cspersonalfinance.io/faqs)

**Disclaimer**

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You should consider seeking independent legal, financial, taxation or other advice to check how information & outputs from this sheet relates to your unique circumstances.

The Sheet owner is not liable for any loss caused, whether due to negligence or otherwise arising from the use of, or reliance on, the information provided directly or indirectly, by use of this sheet.

The calculators and tools on this sheet are provided for your information and to illustrate scenarios. The results should not be taken as a substitute for professional advice. This sheet may contain mistakes and therefore you must perform your own due diligence to validate and confirm outputs.

Any Tax estimations in this sheet are general estimations at best, are non-specific and have not taken into account your financial circumstances. They are not to be used or taken as Tax advice. Please do your own research and see a Tax professional. Again, I am not a tax professional.

All reasonable care has been taken in preparing and designing the calculators and tools; however, the Sheet owner provides no warranties and makes no representation that the information provided by the calculators and tools is appropriate for your particular circumstances or indicates you should follow a particular course of action.

Further use of this sheet indicates acceptance of these terms.

Parcel Optimising (Automatically updated on Monthly update)	
Automatic Investment Amount	£0.00 [2]
1/Yearly Frequency (Default: Monthly)	0.0833
Bank Interest Rate	2.0%
Investment Growth (Automatic)	0.0%
Purchase Brokerage (Buy only)	£5.00
Current Cash Deficit	£0.00
<b>Estimated Tax Rate</b>	
Employment Salary	£50,000.00 [5]
Predicted Annual Dividends	£0.00
Predicted Yearly Earnings	£50,000.00
Days into Financial Year	214
<b>2024 Tax Rate (please input)</b>	<b>Accept Disclaimer &amp; see mouseover note [6]</b>

AUTOMATIC CALCULATIONS

Initialising Settings		
Day of Month Paid	14	
Use Budget Tab?	Yes	<b>Recommended as Yes. If set to Yes, fill out the Budget category as accurately as possible!</b>
Monthly Leftover Savings [3]	£1,000.00	<b>If Budget option set to No, fill out how much you would traditionally save in total each month</b>
Monthly Salary Deposit [4]	£1,000.00	<b>If Budget option set to No, fill out what Salary pay hits your bank Account</b>
Allocation Aggressiveness	Normal	How aggressively do you want to keep aligning with your Asset Allocations?
Market Investment Return	0.00%	What is your assumed long-term market return?

(i) This section has been improved and expanded for usability, including a new migration system in v2

[\\_Help](#)





Bank	Account Name	Amount
HSBC	Daily Expenses	£500.00
HSBC	Spillage	£500.00
HSBC	Mojo	£2,000.00
Lloyds	Savings	£30,000.00
Broker	Cash Balance	£1,500.00
<b>Total Cash:</b>		<b>£34,500</b>
Next Invest		-

November Cash savings	£0
November Total savings	£0
Cash savings/month	£0
ETF & Cash savings/month	£0
2024 Sum Cash	£0
Predicted Cash Savings/Year	£0

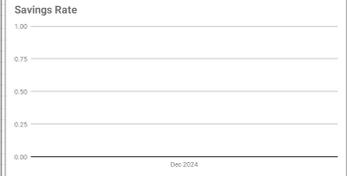
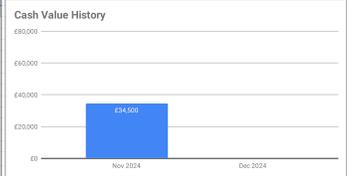
<b>EOY Predicted Cash Balance:</b>	<b>£34,500</b>
On Target?	No
EOY Cash Goal	£38,000
EOY Goal Deficit/month	£292

Time to £50000 Cash Goal	Negative Growth
Cash Savings Target	£30,000
November 2024 Cash Amount	£34,500
Date of Arrival	-
% of Target	69%
Tracker	

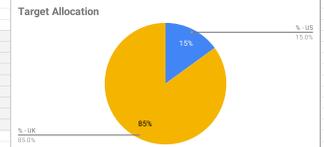
<b>November 2024 Savings Rate</b>	<b>0%</b>
2024 Savings Rate	0%
3-Month Rate	0%
3-Month Savings Trend	Decreasing
3-Month Saving Rate %/Month	0.00%
2024 Recorded Savings	£0

<b>House Savings Target/Year</b>	<b>£17,000</b>
Years to Target?	No Trend
House Price Target	£500,000
House Deposit Remaining	£144,000
House Deposit Saved	£19,500
Monthly House Savings Deficit/month	£1,417
Date of Arrival	Never - No Cash Trend
Deposit Tracker - 11% saved	

CASH HISTORY (AUTOMATIC)									
Date	Total Cash	Cash Gain (£)	Cash Gain (%)	ETF Movements	Savings Rate	Monthly Savings	Projected Cash	Monthly Spend	Spend Notes
Nov 2024	£34,500	-	-	£0.00	0%	£0	-	£0	Example Note 714 (238), Car Service (240), Tax Refund (1500)
Dec 2024									



Ticker	Fund Name	Live Price	180D History	Held Units	Live Value	Total Return (£)	Total Return (%)	Allocation Def.	Target Alloc.	Current Alloc.	MGF Fee	Location	% - US [1]	% - Asia	% - UK	% - EU/Other	Div Yield	Div Return	%/Year
LONNIF	FTSE 100 UCITS	£7.96		0	£0.00	£0.00	0.0%	-35%	35%	0%	0.16%	World	0%	0%	100%	0%	-	£0.00	-
LONVUK	FTSE 100 UCITS	£35.56		0	£0.00	£0.00	0.0%	-35%	35%	0%	0.14%	Aus	0%	0%	100%	0%	-	£0.00	-
LONVUSA	S&P500 UCITS	£83.78		0	£0.00	£0.00	0.0%	-15%	15%	0%	0.40%	Asia	100%	0%	0%	0%	-	£0.00	-

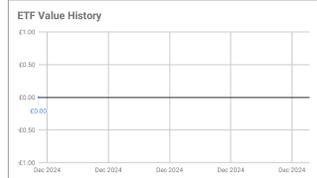


Insert further rows by inserting rows and copying down formulas. For Managed Fund support please see v2+ in the Welcome Sheet

CURRENT PORTFOLIO VALUE:		£0
Total Return (£)	£0	
Total Return (%)	0.0%	
2024 ETF Dividends after Tax (£)	£0.00	
Total ETF Dividends after Tax (£)	£0.00	

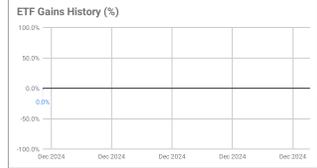
ETF Statistics	
Est Ret. %/Year	0% annually
Next Investment	Cash Savings [10]
Target Date	[11]
TY Inv. Rate	[12]
Current ETF	0
ETF Target Count	3
ETF Limit	10

Current Alloc.	0%	0%	0%	0%
Desired Alloc.	15%	0%	89%	0%



Ticker	Order Date	Units	Order Price	Order Value	Live Price	Live Value	Capital Gain (£)	Capital Gain (%)	Sold Units	Remain Balance	Auto Brokerage
LONNIF	4-Mar-2019	1	£320.00	£320.00					1	0	
LONVUK	29-Mar-2019	0	£23.00	-£10.00							
LONVUSA	15-Aug-2019	0	£35.00	-£10.00							
LONNIF	27-Dec-2019	-1	£350.00	-£360.00							

Delete yellow ETF/Shares/Dividend info, this is just sample info  
 Adding ETF: Fill out rows A-D  
 Selling ETF: Enter in amount of sold units in original purchase (Row J), then add new line with negative number of units as shown.



Historical Value (Use History Sheet)			
Date	Total Value	Gain (£)	Gain (%)
Nov 2024	£0.00	£0.00	0.0%
Dec 2024			

Current Allocation	

Ticker	Current Price	Current P/E	Total Units	Total Worth	Allocation Difference	Desired Allocation	Current Allocation	Total Return (£)	Total Return (%)
LONLLOY	£0.54	7.74	0	£0.00	-20%	20%	0%	£0.00	0.00%
LONBARC	£2.29	8.58	0	£0.00	-50%	50%	0%	£0.00	0.00%
LONSGEN	£4.09	-	0	£0.00	-30%	30%	0%	£0.00	0.00%
						0%			
						0%			
						0%			
						0%			

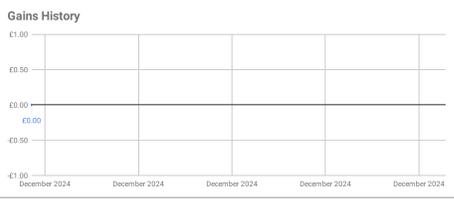
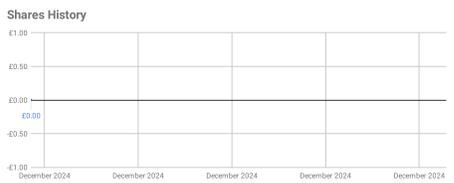
Insert further rows by inserting rows and copying down formulas

Amount Allocated: 100%

CURRENT PORTFOLIO VALUE		£0
Total Growth (£)		£0
Total Growth (%)		0%
Net Dividends after Tax (£)		£0

Purchase History Table - NOTE: All Assets in this table must be in watch table above.

Ticker	Purchase Date	Volume	Bought Price	Sold Units	Order Value	Live Price	Live Value	Capital Gain (£)	Capital Gain (%)	Remain Balance uto Brokerage [13]
LONLLOY	31/01/2019	5	£28.00	5	£140.00					0
LONBARC	31/01/2019	0	£95.00	0	£0.00					
LONLLOY	31/01/2019	-5	£35.00	0	-£175.00					



Historical Value (Use History Sheet)			
Date	Total Value	Gain (£)	Gain (%)
November 2024	£0.00	£0.00	0%
December 2024			





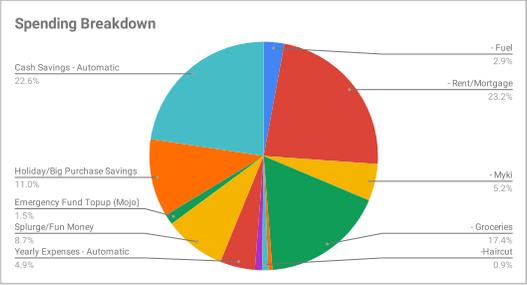


MONTHLY BUDGET			
Monthly Salary [18]	£3,500.00	Job Start Date:	1/1/2019
Annual after-tax income:	£42,000.00	Auto 6M Emergency Fund: [19]	£16,000.00
			<a href="#">How to Start</a>

Monthly Savings	£785.00
Annual Savings	£9,420.00
Estimated Savings Rate	22%

If adding new budget item, right click on left number bar and click 'insert 1 Above' existing budget item.

ITEM	% Allocation	Monthly £	Weekly £	Yearly £	Bank Account	Category
General Expenses	1%	£50.00	£11.51	£600.00	ING - Daily	
- Fuel	3%	£100.00	£23.01	£1,200.00	Fill Bank	
- Rent/Mortgage	23%	£900.00	£184.11	£9,600.00	Fill Bank	
- Myki	5%	£180.00	£41.42	£2,160.00	Fill Bank	
- Groceries	17%	£600.00	£138.09	£7,200.00	Fill Bank	
Media Subscriptions	1%	£20.00	£4.60	£240.00	Fill Bank	
- Haircut	1%	£30.00	£6.90	£360.00	Fill Bank	
- Mobile Phone	1%	£35.00	£8.05	£420.00	Fill Bank	
	0%		£0.00	£0.00	Fill Bank	
	0%		£0.00	£0.00	Fill Bank	
	0%		£0.00	£0.00	Fill Bank	
	0%		£0.00	£0.00	Fill Bank	
	0%		£0.00	£0.00	Fill Bank	
	0%		£0.00	£0.00	Fill Bank	
	0%		£0.00	£0.00	Fill Bank	
Yearly Expenses - Automatic	5%	£170.00	£39.12	£2,040.00	UBank - Savings	Expenses
Splurge/Fun Money	9%	£300.00	£69.04	£3,600.00	ING - Splurge	Fun
Emergency Fund Topup (Mojo)	1%	£50.00	£11.51	£600.00	ING - Mojo	Savings
Holiday/Big Purchase Savings	11%	£380.00	£87.45	£4,560.00	UBank - Savings	Holiday
Cash Savings - Automatic	22%	£780.00	£179.51	£9,360.00	UBank - Savings	Savings
Investment Savings - Automatic	0%	£0.00	£0.00	£0.00	UBank - Savings	Savings

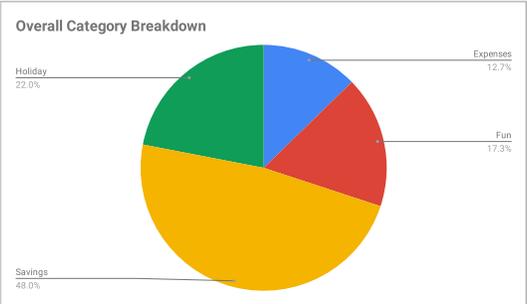


### Automatic Salary Bank Transfers [20]

Automate your incoming pay and send it back out to automate your savings. This works best with a splurge/expenses account.

Bank Name	Amount
ING - Daily	£50.00
Fill Bank	£1,765.00
UBank - Savings	£1,330.00
ING - Splurge	£300.00
ING - Mojo	£50.00

Yearly Expenses	Year Cost	Monthly
Car Rego	£840.00	£70.00
Car Insurance	£770.00	£64.17
Car Service	£320.00	£26.67
Birthday/Christmas Gifts		



INSTRUCTIONS ON MOUSE CURS (1)		Shares			ETF's			Crypto			Cash			Retirement			Liabilities		Salary	
Pay Month	Ending	Shares Value	Gain (£)	Gain (%)	ETF Value	ETF Changes	Gain (£)	Gain (%)	Crypto Value	Gain (£)	Gain (%)	Cash Value	Gain (£)	Increase (%)	Pension Value	Gain (£)	Gain (%)	Debt Balance	Paid	Salary
November 2024	1/22	£0.00	£0.00	0.00%	£0.00	£0.00	£0.00	0.00%	£0.00	£0.00	0%	£4,500.00	£0.00	0%	£16,000.00	£1,500.00	9.1%	-£20,000.00	£0.00	£3,500.00
December 2024																				

Work out/estimate how much you saved from your last Pay and put it here

[Hide](#)

### Total Savings Tracker

Legend: Shares Value (blue), ETF Value (red), Crypto Value (orange), Cash Value (green)

### ETF's Value

### Cash Value

### Shares Value

[1] The Sheet has been designed to be completely self-contained. When you download the Sheet and make a copy, it's now its own independent copy hosted by you. The external services permission is triggered because the Sheet uses live Crypto, Stock and Managed Fund prices which requires the sheet to fetch external prices from Google Finance, Yahoo Finance & Bloomberg.

You can review all the formulas to see how that works, but it's strictly a one way fetch process and if you go Tools -> Script Editor in the Document you can review all the code yourself to make sure it checks out. Furthermore, no personally identifying information or sensitive information such as passwords/username are needed nor requested. The only inputs into this Sheet are holdings and amounts, the minimum information needed to determine your Networth & associated performance.

[2] =average(Budget!C17,Budget!K18\*(averageif(Cash!F4:F,">="&INDEX(Cash!F:F, MATCH(99^99,Cash!G:G, 1)-1),Cash!L:L)-2\*sum(Budget!C14,Budget!C19)))

[3] This is how much you have leftover to save after all your expenses. This will then be split up to tell you how to save.

[4] This is your reliable monthly salary (not side income!) that hits your bank account.

[5] Before Tax/Super

[6] See Disclaimer. This is a non-specific generalised estimate at best. Do your own research and see a Tax professional. This does not take into account any circumstances for your situation and I am not a Tax professional.

If you have a more specific tax rate for yourself, apply it here.

[7] This requires at least 2 months savings to be recorded for a trend to form.

[8] Update at Tax Time

[9] This info can be found on Vanguards/Investor websites

[10] Please read the disclaimer before acting on this information.

[11] Please read the disclaimer before acting on this information.

[12] Please read the disclaimer before acting on this information.

[13] Brokerage Logic: This is setup so for your first purchase of a holding there is 2x Brokerage fees (buy/late sell) and then 1x brokerage for all purchases of that holding thereafter (only buy, you'll likely sell in 1 big batch under one parcel).

If this does not fit your situation, feel free to edit this column to match (ie. DRP).

[14] Please use Sharesight/holding statement to confirm

[15] Ticking yes here only helps with Dividend Income calculations. It does not automatically enter in DRP purchases and account for it in your total held units.

If DRP has purchased new units for you, please enter these yourself into the ETF/Stock sections as new additional purchases.

Check Sharesight or Dividend Statement from your broker to confirm DRP pricing & amounts.

[16] What hits your bank account and is 'returned' to you to be useful. I know this is highly dependant on Tax but that's too messy to be accounted for.

[17] This calculates how many months will it take for your dividends to buy 1 unit all by itself with DRP turned on.

[18] What you gets deposited in your bank reguarly. Use an average value if needed.

Don't put Side income here! Keep that in the Side Income Sheet

[19] 6-month emergency fund is prioritized over any ETF purchases.

Set to whatever figure you would like if you want to override this (ie. \$0).

[20] This can help you save. Don't leave all your savings in a bank attached to your Card, you'll probably spend it!

Automatically send it each month to your seperate savings account.

[21] DO NOT DELETE COLUMNS EVEN IF YOU DON'T OWN THAT ASSET. It will break all scripts!

[22] If you need to add more rows, don't copy paste from this row as it has modified formulas to initialise this sheet.

[23] If you can manually calculate this, enter in how much money you saved in this last month to kick start all the statistics.