

Daily Budgeting Investing Loan Interest Spreadsheet

- 7 Sections
 - **Income** – Gross and Net Paychecks. Wage per hour. Salary.
 - Great for getting a quick run-down on the amount of money you are bringing in, with a job. Calculates everything for you efficiently, along with taxes being taken out of your check. “How much do I actually make a month or a year?” No problem.
 - **Budgeted Expenses** – Living Expenses. Broken down into Day-Week-Month-Year. Categories ranging from multitude of expenses (even health insurance)
 - Amazing for seeing exactly where every single penny of income is being allocated to. Very user-friendly to adjust budget with new amounts. New amounts recalculate all the way through automatically. You get a coffee everyday before work? Congratulations: you’ve successfully made your life harder without even noticing. This section will make you notice.
 - **Savings** – How much money you’ve set aside from your Income vs Budgeted Expenses. Yearly Multiplier.
 - Staggering to see if you are actually saving money. If you want to stop living paycheck to paycheck, here is the final result as to why you always feel stuck in the hamster wheel. *Note* This final result may be discouraging, but now you are aware that it is time to make a change. Better to learn this lesson now, then to be 30 years into your career with no awareness.
 - **Goals** – Projections. Next Financial Goal desired. Broken down based on Savings. Exact Target Date to reach.
 - Useful to make a goal and put it into reality. Subconsciously trains your mind to be extraordinary and not remain an average joe like 70-80% of the population, whom are simply not aware. THINK BETTER. KNOW BETTER. DO BETTER!!!
 - **Savings Schedule** – Income, Expenses, Savings Table. Percentage of Income Saved.
 - Efficient, day by day, week by week update of everything that occurs in your real life. You make money working overtime? PLUG IT IN. You buy a gift for a family member? PLUG IT IN. EVERY TRANSACTION WILL BE PLUGGED IN. This section is to be used DAILY. (*Tip* Daily habits will create the new & improved you)

- **Investing Table** – Added Amount to Invest. Interest Rate / Return on your Investment. New Net Worth.
 - Mind-blowing to see Compound Interest as the 8th as the wonder of the world. Good luck trying to save your way to a million Dollars. You will invest. 1) Start with your current net worth, 2) Add any amount to your investment, 3) Plug in a new interest rate, 4) See your money being compounded and turning into figures of (\$10,000 – \$100,000,000+). Even calculates your age along your journey. Get your significant other on board to speed up the process. Let your children get involved too, so they can easily surpass you.
 - **Loan and Interest Table** – Principal. Interest Rate. Amount of Interest. Payment. New Balance.
 - Handy to see how a 2-30 year payment plan is hurting your pockets. You aren't just paying 8% interest on a car loan or 5% interest on a mortgage. That interest is being compounded into thousands of dollars under your eyes, and your Principal is hardly being reduced. Use this for Credit Card Rates, Car Loan Rates, and Mortgage Rates. Effortlessly calculate how bad you're being ripped off, and when you will actually pay off the loan. Use that extra money you now saved to GET BACK TO INVESTING!!!
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Watch our 4-Minute Sample Spreadsheet Video!

<https://dsdistributinggroup.webstarts.com/game.html>