Clarity Budget

The Clarity Budget Planner

FULL INSTRUCTIONS PREVIEW — READ THIS BEFORE YOU BUY

This is the exact content you'll find on the Instructions tab inside the planner, in full.

Video walkthrough

A step-by-step instructional video is available to every customer after purchasing the planner. You'll find the link directly inside your copy of the spreadsheet, on the Instructions tab.

Summary

This ultimate annual budget tool is intended to improve budget planning and make the budgeting process not only simpler but also more enjoyable.

There are 21 tabs in total on this spreadsheet, all of which are accessible from the side navigation bar or from the bottom of your screen. Clicking on the tabs will switch between them.

Among the essential characteristics are:

- My Payments tab will help you to plan your monthly payments
- An automated Payment Calendar that ensures you never miss a bill payment
- A log tab for all your individual transactions
- Debt Tracker to determine how much has to be paid for each debt, each month
- Net Worth dashboard

Important

Before we begin walking you through the steps of setting up your spreadsheet and how it works, you should be aware that some sections of the spreadsheet are protected. If you attempt to make changes to a protected area, a warning will appear. This is to avoid any accidental changes to the formulas that could disrupt the spreadsheet. If you are familiar with Google Sheets, you can click "Okay" and make the necessary modifications.

However, if you are new to Google Sheets, or unsure about the formulas used, we recommend that you refrain from making any changes to the protected areas to ensure that your spreadsheet operates correctly.

Explanation of sheets

1 Setup Sheet

Any changes you make here will be reflected elsewhere for you. You can modify your categories and complete the necessary fields for your debt and savings dashboard. You'll only need a few minutes to set up this tab. The spreadsheet's remaining space is taken up with formulas.

2 My Payments

Go to the payment planner sheet to begin scheduling your payments for the entire year. Up to 90 monthly bills (split into 3 categories) and 50 irregular bills may be combined. Every bill should begin with the name of the bill, the due date, and the total amount. Your Payment Calendar will automatically reflect any changes you make here.

3 Transactions

Enter your transactions right away in the log tab. The details you entered in the Setup Sheet will be visible in the dropdown menu. When you log transactions here they will automatically be totaled for you. Any further payments you make at any time will automatically update the balance and calculations.

4 Payment Calendar

You can locate your bills organized for you in a calendar by changing the month and year. Each day can display a maximum of five invoices; if you have too many bills due on a certain date, adjust this in your payments planner. You can duplicate this tab as many times as necessary.

5 Annual Overview

Navigate to the Annual Overview tab. Your categories are updated automatically once you've set them up. This tab gives you an entire year overview.

6–17 Jan – Dec

Navigate to the respective month for a monthly overview. You just need to change the budgeted or planned elements at this point. The "actual" sections update themselves.

18 Savings Dashboard

This tab gives you the details about your savings, planned vs actual. You can track your monthly savings and the required amount to reach your target goal. Updates automatically.

19 Net Worth

This tab will assist you in planning your target net worth based on current assets and liabilities, and how much you need to attain your goal or how far you've already achieved it.

20 Debt Tracker

To see the actual amount you must pay for each debt for a particular month, scroll to the top and adjust the year and month. Following a payment, you'll also be able to view the balance.

21 Priority Sheet

This tab ranks every spending and bill category you have according to importance, and calculates how much money you could save if you stopped paying for things that aren't absolutely necessary.

Changing themes

Change colors

- Click on the "Fill" icon
- Click on the "Edit" icon
- Click on the "Accent" drop-down
- Click on the "Plus" icon and choose the colour you prefer
- Change the color for all 6 accents to match your theme preference

Selecting your currency

Change currency

- Select the desired currency from the "CURRENCY IN USE" dropdown
- Select the currency and press enter
- The selected currency is automatically applied to the whole spreadsheet
- Change or add custom currencies in the "LIST OF CURRENCIES" section

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This spreadsheet can only be used in Google Sheets. You will need a free Google account to access it.

Ready to see it in action?

Get your own copy of the Clarity Budget Planner and start today.

Questions? hello@theclaritybudget.com

This planner is for informational and organizational purposes only and does not constitute financial advice. You are solely responsible for any financial decisions you make using it. Consult a licensed financial professional for guidance specific to your situation.