

Net Worth Tracker: Setup Guide

Step by step for Google Sheets or Excel. About 10 minutes.

Open it in Google Sheets

1. Download the .xlsx from your download page or email (the link works 3 times in 24 hours; save the file somewhere you'll find it).
2. Go to drive.google.com, click New > File upload and choose the .xlsx.
3. Open the uploaded file, then choose File > Save as Google Sheets. Work in the new Google Sheets copy (it has the green icon).
4. Formulas, dropdowns and colors carry over. If a sheet asks to allow editing a protected range, click OK: gray cells are protected only to prevent accidents (no password).

Open it in Excel

1. Download the .xlsx and double-click it. Works in Excel 2010 or newer, Microsoft 365 and Excel for Mac (also LibreOffice Calc).
2. If Excel shows a yellow Protected View bar, click Enable Editing (files from the internet always open that way). There are no macros to enable.
3. Save a copy under your own name (File > Save As) so you always have the clean original.

Color code: yellow cells = type here, gray cells = formulas (leave them). Tabs in this file: Start Here, Example, Accounts, Balance Sheet, Monthly Log, Chart.

Setup, one step at a time

1 Open the file

Open the workbook (see Google Sheets or Excel below). Start on the Start Here tab, then look at the filled-in sample so you can see it working.

2

One row per account: name, Asset or Liability, category (dropdown), and today's balance. Type debts as positive numbers.

ACCOUNTS						
Yellow = type here. Liabilities are typed as positive numbers.						
	Balances as of	Oct 01, 2026				
#	Account	Type	Category	Balance	Counts as	Note
1	Checking	Asset	Cash	\$3,200.00	\$3,200.00	
2	High-yield savings	Asset	Cash	\$11,800.00	\$11,800.00	
3	401(k)	Asset	Retirement	\$48,500.00	\$48,500.00	
4	Roth IRA	Asset	Retirement	\$16,200.00	\$16,200.00	
5	Brokerage	Asset	Investments	\$7,400.00	\$7,400.00	
6	Home (est. value)	Asset	Property	\$315,000.00	\$315,000.00	
7	Car (est. value)	Asset	Vehicle	\$14,000.00	\$14,000.00	
8	Mortgage	Liability	Mortgage	\$248,600.00	(\$248,600.00)	
9	Car loan	Liability	Auto loan	\$9,800.00	(\$9,800.00)	
10	Student loan	Liability	Student loan	\$14,500.00	(\$14,500.00)	
11	Visa card	Liability	Credit card	\$1,900.00	(\$1,900.00)	
12					\$0.00	
13					\$0.00	

3

Read total assets, total liabilities, net worth, and the split by category.

[illegible]

4

Once a month, type the month (1st of the month), total assets, and total liabilities. The gray 'this month' row on top shows the numbers to copy.

MONTHLY SNAPSHOT LOG					
One row per month. Type assets and liabilities totals; the rest is calculated.					
This month (copy):	\$416,100.00	\$274,800.00			
Month	Total assets	Total liabilities	Net worth	Change	Change %
Sep	\$390,646.00	\$289,750.00	\$100,896.00		
Oct	\$392,563.00	\$288,600.00	\$103,963.00	\$3,067.00	3.0%
Nov	\$394,487.00	\$287,450.00	\$107,037.00	\$3,074.00	3.0%
Dec	\$396,418.00	\$286,300.00	\$110,118.00	\$3,081.00	2.9%
Jan	\$398,356.00	\$285,150.00	\$113,206.00	\$3,088.00	2.8%
Feb	\$400,300.00	\$284,000.00	\$116,300.00	\$3,094.00	2.7%
Mar	\$400,451.00	\$282,850.00	\$117,601.00	\$1,301.00	1.1%
Apr	\$404,209.00	\$281,700.00	\$122,509.00	\$4,908.00	4.2%
May	\$406,174.00	\$280,550.00	\$125,624.00	\$3,115.00	2.5%
Jun	\$408,145.00	\$279,400.00	\$128,745.00	\$3,121.00	2.5%
Jul	\$410,124.00	\$278,250.00	\$131,874.00	\$3,129.00	2.4%
Aug	\$412,109.00	\$277,100.00	\$135,009.00	\$3,135.00	2.4%
Sep	\$414,101.00	\$275,950.00	\$138,151.00	\$3,142.00	2.3%
Oct	\$416,100.00	\$274,800.00	\$141,300.00	\$3,149.00	2.3%

5

The chart plots the latest 12 months from the log automatically. Nothing to set up.

NET WORTH: LAST 12 MONTHS				
Plots the latest 12 rows of the Monthly Log automatically.				
	Months logged		14	
	Month	Net worth	Assets	Liabilities
	Nov 25	\$107,037.00	\$394,487.00	\$287,450.00
	Dec 25	\$110,118.00	\$396,418.00	\$286,300.00
	Jan 26	\$113,206.00	\$398,356.00	\$285,150.00
	Feb 26	\$116,300.00	\$400,300.00	\$284,000.00
	Mar 26	\$117,601.00	\$400,451.00	\$282,850.00
	Apr 26	\$122,509.00	\$404,209.00	\$281,700.00
	May 26	\$125,624.00	\$406,174.00	\$280,550.00
	Jun 26	\$128,745.00	\$408,145.00	\$279,400.00
	Jul 26	\$131,874.00	\$410,124.00	\$278,250.00
	Aug 26	\$135,009.00	\$412,109.00	\$277,100.00
	Sep 26	\$138,151.00	\$414,101.00	\$275,950.00
	Oct 26	\$141,300.00	\$416,100.00	\$274,800.00

6 Example

Read the sample household to see how the figures are built, then clear the yellow cells.

EXAMPLE: THE SAMPLE HOUSEHOLD			
11 accounts and 14 months of history are loaded in the yellow cells.			
	Figure	Value	Hand math
	Total assets	\$416,100.00	3,200 + 11,800 + 48,500 + 16,200 + 7,400 + 315,000 + 1...
	Total liabilities	\$274,800.00	248,600 + 9,800 + 14,500 + 1,900
	Net worth today	\$141,300.00	416,100 - 274,800
	Debt-to-asset ratio	66.0%	274,800 / 416,100
	Log: Oct 2026 net worth	\$141,300.00	416,100 - 274,800
	Change vs prior month	\$3,149.00	141,300 - 138,151
	Chart starts at	Nov 25	14 months logged, chart shows the latest 12 (months 3 ...
Net Worth Tracker - Informational only — not financial, tax, or legal advice - Do not edit gray cells - Yellow = type here			
Example			

7 Make it yours

Replace the sample values in the yellow cells with your own. Gray cells calculate automatically. Save.

Troubleshooting

The download link says expired or used up

Each link works 3 times within 24 hours. Email Grokedgepm@proton.me with your order email and we'll send a fresh link.

I didn't get the email

Check spam and promotions for 'downloads@multiverseosp.com'. Your download page also appeared right after checkout. Still nothing? Email us your order email.

A cell shows #REF!, #VALUE! or #NAME?

Usually a gray formula cell was typed over or a row was deleted. Press Undo, or start again from the original file. Type only in yellow cells.

Dates look like numbers (e.g. 46310)

Select the cell and set Format > Number > Date. In Google Sheets also check File > Settings > Locale matches your country.

Can I delete the sample data?

Yes. Clear the yellow cells only (select, press Delete). Don't delete whole rows; the formulas expect them.

Stuck? Email **Grokedgepm@proton.me** with your order email and the product name, or ask the AI guide on multiverseosp.com. We'll walk you through setup free.

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