

Paycheck Budget Planner: 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, Setup, Bills, Paycheck Plan, Bill Map, Spending.

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

Pick how often you're paid, type your next payday and your usual take-home pay per check, and choose a savings amount per check.

SETUP			
Yellow = type here.			
	How often are you paid?	Biweekly	Weekly, Biweekly, Semimonthly (1st & 15th style), or Monthly
	Next payday	Oct 30, 2026	Your next paycheck date
	Second semimonthly payday (day of month)	15	Only for Semimonthly: e.g. paid on the 1st and 15th -> type 15 (first payday...
	Take-home pay per check	\$1,850.00	Net pay after taxes and deductions
	Save per check	\$150.00	Set aside first, before spending
	Starting checking balance	\$400.00	Optional cushion carried into the first paycheck
	Monthly bills total	\$2,419.00	
	Monthly income (approx.)	\$4,008.33	
	Left after bills and savings (monthly)	\$1,264.33	

Paycheck Budget Planner • Informational only — not financial, tax, or legal advice • Do not edit gray cells • Yellow = type here

3

List each monthly bill with its amount and due day (1-31). Days past the end of a short month are moved to the month's last day.

[illegible]

4

Read each paycheck: the bills due before the next payday, savings, and what's left. Type a different amount in the yellow 'Actual pay' column when a check is bigger or smaller.

PAYCHECK PLAN								
Bills due from this payday up to (not including) the next payday. Yellow 'Actual pay' overrides the usual amount.								
Next check left to spend			\$441.00	Tight checks (below \$0)			17	
Red rows: bills due in that window are more than the check. Move a due date (ask the biller), shift savings, or hold money back from the ...								
#	Payday	Next payday	Usual pay	Actual pay	Bills due	Savings	Left to spend	Spent so far
1	Oct 30, 2026	Nov 13, 2026	\$1,850.00		\$1,659.00	\$150.00	\$441.00	\$166.90
2	Nov 13, 2026	Nov 27, 2026	\$1,850.00		\$515.00	\$150.00	\$1,185.00	\$0.00
3	Nov 27, 2026	Dec 11, 2026	\$1,850.00		\$1,839.00	\$150.00	(\$139.00)	\$0.00
4	Dec 11, 2026	Dec 25, 2026	\$1,850.00		\$580.00	\$150.00	\$1,120.00	\$0.00
5	Dec 25, 2026	Jan 08, 2027	\$1,850.00		\$1,729.00	\$150.00	(\$29.00)	\$0.00
6	Jan 08, 2027	Jan 22, 2027	\$1,850.00		\$550.00	\$150.00	\$1,150.00	\$0.00
7	Jan 22, 2027	Feb 05, 2027	\$1,850.00		\$1,851.00	\$150.00	(\$151.00)	\$0.00
8	Feb 05, 2027	Feb 19, 2027	\$1,850.00		\$248.00	\$150.00	\$1,452.00	\$0.00
9	Feb 19, 2027	Mar 05, 2027	\$1,850.00		\$2,171.00	\$150.00	(\$471.00)	\$0.00
10	Mar 05, 2027	Mar 19, 2027	\$1,850.00		\$248.00	\$150.00	\$1,452.00	\$0.00
11	Mar 19, 2027	Apr 02, 2027	\$1,850.00		\$2,155.00	\$150.00	(\$455.00)	\$0.00
12	Apr 02, 2027	Apr 16, 2027	\$1,850.00		\$264.00	\$150.00	\$1,436.00	\$0.00

5

See which upcoming paycheck pays each bill, so you know which check to hold money back from.

[illegible]

6

Optional: log spending against a paycheck number to see what's left in real time.

[illegible]

7

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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