

Side Hustle Income & Expense 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, Dashboard, Settings, Sales, Expenses, Mileage, Fee Estimator.

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

Type your business name, the year, your tax set-aside % and mileage rate. Edit the platform list and fee assumptions to match your plans.

[illegible]

3

One row per sale or payout: date, platform, item, gross amount, shipping charged, platform fees, shipping cost. Net is calculated.

[illegible]

4

One row per expense: date, category, vendor, amount. Mark Y if it's a business expense you plan to track for taxes.

[illegible]

5

Optional: date, purpose, miles. Value is miles x your rate.

[illegible]

6

Read monthly and yearly totals, profit by platform, and your set-aside amount.

DASHBOARD							
Year chosen on Settings. All figures come from your logs.							
Month	Gross + shipping	Platform fees	Shipping cost	Net sales	Expenses	Mileage value	Profit
Jan	\$120.50	\$9.22	\$15.00	\$96.28	\$157.90	\$0.00	(\$61.62)
Feb	\$392.00	\$11.58	\$0.00	\$380.42	\$124.00	\$29.40	\$227.02
Mar	\$180.00	\$17.32	\$14.50	\$148.18	\$159.00	\$12.60	(\$23.42)
Apr	\$137.00	\$13.06	\$15.20	\$108.74	\$12.99	\$0.00	\$95.75
May	\$143.00	\$4.45	\$10.30	\$128.25	\$0.00	\$0.00	\$128.25
Jun	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jul	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sep	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Oct	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Nov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dec	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year total	\$972.50	\$55.63	\$55.00	\$861.87	\$453.89	\$42.00	\$365.98
Profit margin			37.6%				
Set aside for taxes (your %)			\$91.50				
Average net proceeds			\$118.75				

7

Type a sale price to compare estimated fees and what you keep per platform.

FEE ESTIMATOR					
What you might keep from one sale, using the example rates on Settings. Check each platform's current fees.					
Item price	\$35.00				
Shipping charged	\$5.00				
Your shipping cost	\$6.00				
Cost to make (materials)	\$9.00				
Platform	Est. fees	Fee %	You keep	After materials	Margin
Etsy	\$4.25	10.6%	\$29.75	\$20.75	51.9%
Shopify	\$1.46	3.6%	\$32.54	\$23.54	58.9%
Gumroad	\$4.50	11.2%	\$29.50	\$20.50	51.2%
Payhip	\$3.16	7.9%	\$30.84	\$21.84	54.6%
Own site (Stripe)	\$1.46	3.6%	\$32.54	\$23.54	58.9%
Markets / in person	\$1.04	2.6%	\$32.96	\$23.96	59.9%
Other	\$0.00	0.0%	\$34.00	\$25.00	62.5%

8 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.

Informational tool only. Not financial, tax, or legal advice. Not tax advice. Results are estimates from the numbers you enter. Guide written by MultiverseOSP with AI assistance and checked by hand. © 2026 MultiverseOSP LLC.