

Sinking Funds 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, Funds, Log.

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 Funds (top)

Pick how often you are paid (weekly, biweekly, semimonthly, monthly) and set the 'as of' date (usually today).

SINKING FUNDS								
Yellow = type here. Gray = calculated. Deposits and withdrawals come from the Log tab.								
	I get paid	Biweekly						
	Paychecks / year	26		Total goals		Total saved		Save per month
				\$10,200.00		\$2,465.00		\$962.83
	As of date	Oct 15, 2026						
#	Fund / category	Goal	Need by	Starting balance	Deposits	Withdrawals	Saved now	Still needed
1	Christmas & gifts	\$1,200.00	Dec	\$450.00	\$200.00	\$0.00	\$650.00	\$550.00
2	Car insurance (6-mo)	\$900.00	Jun	\$150.00	\$0.00	\$0.00	\$150.00	\$750.00
3	Car repairs & tires	\$1,500.00	Dec	\$300.00	\$75.00	\$0.00	\$375.00	\$1,125.00
4	Summer vacation	\$3,000.00	Jul	\$600.00	\$150.00	\$0.00	\$750.00	\$2,250.00
5	Vet & pet care	\$800.00	Dec	\$200.00	\$50.00	\$120.00	\$130.00	\$670.00
6	Home repairs	\$2,000.00	Dec	\$250.00	\$100.00	\$0.00	\$350.00	\$1,650.00
7	Annual subscriptions	\$300.00	Mar	\$120.00	\$0.00	\$60.00	\$60.00	\$240.00
8	Back to school	\$500.00	Aug	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
9								
10								
11								

3 Funds

Type each category, goal amount, the date you need it by, and what you already have saved. Up to 20 funds.

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9								
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11								

4

Read 'Per month' and 'Per paycheck'. That is the amount to move to savings each time you are paid.

Sinking Funds								
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	I get paid	Biweekly		Total goals	Total saved			Save per month
	Paychecks / year	26		\$10,200.00	\$2,465.00			\$962.83
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9								
10								
11								
12								

5

Each time you move money in or spend from a fund, add a row: date, fund (dropdown), Deposit or Withdrawal, amount.

[illegible]

6 Printable

Prefer paper? Print the included 1-page PDF tracker and color in a box each time you save.

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.