

Until Payday Budget: 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, Paycheck Plan, Safe to Spend, Bills, Calendar, Sinking Funds, Income Splitter, Transactions, Debt, Example.

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

Setup

Enter Person 1 (and Person 2 if you have one): name, employer, pay frequency, next payday, net pay as base only. Set checking balance, today's date, and how many paychecks to project (8 is the default).

SETUP			
Named inputs the rest of the workbook reads. Yellow = type here. Net pay is base only — OT lives on Income Splitter.			
Person 1			
Name	Maya Chen	The name that will appear on Paych...	
Employer	Lincoln Elementary		
Pay frequency	Biweekly		
Next payday	Aug 28, 2026		
Net pay (base only)	\$1,850.00		
Person 2 (optional — leave the name blank to hide)			
Name	Jordan Rivera		
Employer	Mercy Hospital		
Pay frequency	Biweekly		
Next payday	Sep 04, 2026		
Net pay (base only)	\$2,410.00		
Household			
Starting checking balance	\$5,180.00	Update weekly. This is the cash Safe ...	
Today's date	Sep 02, 2026	Money-date date. Not a live clock.	
Paychecks to project (each on	9	\$ 12,000,000.00 (calculated)	

3

Bills

List every bill. Due day of month for recurring; a specific date for one-offs. Assign each bill to Person 1's paycheck, Person 2's paycheck, or the next paycheck after the due date (auto-picks the check that funds it).

BILLS							
Recurring by due day of month, or one-off by specific date. Assigned bills feed Paycheck Plan. 30 rows.							
Due day 1-31 for monthly bills. Specific date overrides due day (one-time). Assigned to: Person 1 paycheck / Person 2 paycheck / Next pay...							
Name	Amount	Due day (1-31)	Specific date	Assigned to	Category	Active	Notes
Rent	\$1,850.00	1		Person 1 paycheck	Housing	Y	Due the 1st — funded by ...
After-school care	\$320.00	1		Person 1 paycheck	Kids	Y	Same day as rent; keep it ...
iCloud / storage	\$10.00	2		Person 1 paycheck	Subscriptions	Y	
Groceries (early month)	\$200.00	3		Person 1 paycheck	Food	Y	Envelope for the days aft...
Streaming bundle	\$30.00	4		Person 1 paycheck	Subscriptions	Y	
Fuel (first half)	\$120.00	7		Person 1 paycheck	Transportation	Y	
Internet	\$80.00	8		Person 1 paycheck	Utilities	Y	
Work lunches (Maya)	\$50.00	9		Person 1 paycheck	Food	Y	Teacher — pack when yo...
Classroom supplies	\$40.00	10		Person 1 paycheck	Work	Y	School-year only; set Acti...
Auto insurance	\$156.00	12		Person 1 paycheck	Insurance	Y	Monthly draft; spike year...
Giving	\$25.00	15		Person 1 paycheck	Giving	Y	
Groceries (late month P1)	\$180.00	17		Person 1 paycheck	Food	Y	
Soccer / activities	\$60.00	27		Person 1 paycheck	Kids	Y	
Health supplemental	\$82.00	5		Person 2 paycheck	Insurance	Y	After-tax rider on Jordan's...
Parking / tolls	\$25.00	7		Person 2 paycheck	Transportation	Y	
Groceries (Jordan week)	\$190.00	10		Person 2 paycheck	Food	Y	
Prescriptions / pharmacy	\$45.00	11		Person 2 paycheck	Health	Y	

Sinking Funds + Debt

Set per-paycheck skims — especially Gap / Summer if anyone is on a 10-month contract. Add debts with min payment, due day, and who pays them. Snowball vs avalanche is a toggle, not the hero.

SINKING FUNDS								
Funded per paycheck, not per month. Gap / Summer and Insurance spike are pre-built — keep those names so Safe to Spend can find them.								
Per-paycheck skim is pulled from every payday you include it on (Both = each Person 1 and Person 2 check). That is on purpose: dual-income...								
Name	Target	Already saved	Per-paycheck skim	Skim from	Active	Remaining	Checks to goal	Notes
Gap / Summer	\$8,000.00	\$2,150.00	\$125.00	Both	Y	\$5,850.00	47	Maya's 10-month cont...
Insurance spike	\$1,200.00	\$400.00	\$40.00	Both	Y	\$800.00	20	6-month auto premiu...
Car maintenance	\$800.00	\$220.00	\$25.00	Both	Y	\$580.00	24	Tires, brakes, deductib...
Holidays	\$600.00	\$50.00	\$20.00	Both	Y	\$550.00	28	November should not ...
Medical deductible	\$1,500.00	\$300.00	\$30.00	Both	Y	\$1,200.00	40	HSA is separate; this is...
New laptop (Maya)	\$900.00	\$0.00	\$0.00	Person 1	N			Parked. Turn on when ...
				Both	N			
				Both	N			
				Both	N			
				Both	N			
				Both	N			
				Both	N			
				Both	N			
Active skim per payda...	\$240.00							
Plus Person 1-only ski...	\$0.00							
Plus Person 2-only ski...	\$0.00							
Grand total Gap / S...	\$8,000.00	\$2,150.00	\$125.00					

Income Splitter (if you have OT / tips / a 3rd check)

Budget off base. Extra pay gets a job on arrival: buffer, debt, sinking funds, or safe to spend. Until you assign it, extras do not inflate Safe to Spend.

[illegible]

6 Open Safe to Spend

That giant number is the product. Update today's date and checking balance on a weekly money date — not every night. Transactions are optional history. Safe to Spend still works if that tab is empty.

SAFE TO SPEND					
The product. Checking balance minus what still has to go out before the next paycheck. Transactions can be empty — then everything assign...					
	Current paycheck	Aug 28, 2026	Maya Chen		
	Next paycheck	Sep 04, 2026	Jordan Rivera		
SAFE TO SPEND - until Sep 04, 2026 - Jordan Rivera's check					
\$1,695.00					
Not a loan. Not a payday advance. Not financial advice. Update Setup → checking balance and today's date on a weekly money date.					
How that number is built					
	Checking balance (Setup)	\$5,180.00			
	- Unpaid bills this paycheck	\$2,700.00			
	- Sinking skims still due	\$240.00			
	- Min debt still due	\$265.00			
	- Extra pay earmarked (in bank, not...	\$280.00			
	+ Extra pay assigned to spend (not i...	\$0.00			
	Safe to spend until next paychec...	\$1,695.00			

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.

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