DEBT & ASSET ENGINE

From purchase to your first useful result

Your Complete download is an Excel workbook designed to work in Microsoft Excel and Google Sheets. Everything in Essentials, plus Debt Payoff, Interest Saved, Net Worth, and the Mortgage and Home Affordability Estimator.

WATCH THE COMPLETE ONBOARDING VIDEO >

1. DOWNLOAD AND CHOOSE WHERE TO USE IT

1 **Click the Download pill**
After checkout, click the pill labeled "Download." Your .xlsx workbook will normally appear in your device Downloads folder.

2 **Keep a clean original**
Before entering personal numbers, make a copy and rename it - for example, "Pravely Budget - August 2026." Keep the untouched download as a backup.

Microsoft Excel

Open the .xlsx file in desktop Excel or upload it to OneDrive and choose Open in Excel for the web. Save a working copy before editing.

Google Sheets

In Google Drive, choose New > File upload and select the .xlsx file. Open it with Google Sheets, then choose File > Save as Google Sheets. Work from the converted copy.

Supported formats

For the intended experience, work in Microsoft Excel or convert the file to Google Sheets. After conversion, quickly check the dropdowns, calculated totals, and charts before entering all of your data.

2. GATHER YOUR NUMBERS BEFORE TYPING

Income	Recent pay stubs and benefit statements. Use take-home pay for cash-flow planning, and enter taxes separately only when the workbook asks for them.
Regular expenses	The last 1-3 months of checking and credit-card statements, plus rent or mortgage, utilities, insurance, groceries, transportation, childcare, and recurring memberships.
Subscriptions	App-store receipts, streaming accounts, software bills, gym memberships, and your card statement. Convert annual charges to a monthly amount when needed.
Debts and loans	Current lender or servicer statements. Gather the balance, APR, required minimum payment, and loan name for each account.
Assets and investments	Bank, retirement, brokerage, HSA, education, and other investment statements. Use current balances from the same approximate date.

Choose one consistent period. The workbook is monthly, so convert weekly or annual figures to monthly amounts. If income varies, start with a conservative recent average and update it as better information becomes available.

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Your Complete first-session checklist

3. REPLACE THE EXAMPLE DATA

The workbook includes sample numbers so you can see how the system behaves. Replace or clear editable yellow/gold cells before relying on any result. Light-blue cells are assumptions or benchmarks you may adjust. Do not type over calculated totals, feedback, or chart source areas.

4. FOLLOW THE PRODUCT WORKFLOW

1. **Start with the budget**
   Complete Budget Input, review Feedback, adjust benchmarks if desired, and use the visual summaries to understand monthly cash flow.
2. **Enter every debt**
   On Debt Payoff, add each current balance, APR, minimum payment, and any planned extra payment. Review snowball and avalanche order plus estimated payoff time.
3. **Test extra-payment scenarios**
   On Interest Saved, select one debt and enter an extra monthly amount. Compare payoff time, interest, and the balance-over-time chart.
4. **Build net worth**
   Enter current assets and liabilities on Net Worth using statements from roughly the same date. Update it regularly to measure direction, not day-to-day market noise.
5. **Estimate home affordability**
   Use the Mortgage Estimator for planning scenarios. Enter income, debts, down payment, rate, taxes, insurance, and other costs; compare the result with your actual budget.

Important for this edition

Debt payments flow from Debt Payoff into the budget system. Do not enter the same payments again on Budget Input, or they may be counted twice.

5. REVIEW, SAVE, AND REVISIT

- Check that monthly income, expenses, and surplus match what you expect before using any recommendation.

- Investigate a result that looks wrong by checking blank inputs, percentage formatting, monthly-versus-annual amounts, and duplicate entries.

- Save after each session. If using Google Sheets, confirm the converted file is the one you are editing.

- Update the workbook monthly and compare trends over time. Use one change at a time so you can see what actually improves the result.

- For technical support, visit pravely.com or email support@pravely.com.