MONTHLY CLARITY

From purchase to your first useful result

Your Essentials download is an Excel workbook designed to work in Microsoft Excel and Google Sheets. Budget Input, automatic Feedback dashboard, editable benchmarks, subscription tracking, and visual summaries.

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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 Essentials 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 **Build the monthly picture**
On Budget Input, replace the example rows with your income, expenses, taxes, investing, and debt payments. Choose "Expense" as the input type and "Debt Payments" as the category for required loan or credit-card payments.

2 **Check the totals**
Review Monthly Income, Monthly Expenses, Monthly Surplus, and Monthly Investing Rate. These cells calculate automatically.

3 **Read Feedback**
Use the category-by-category benchmarks to see what is within range. Light-blue benchmark cells are editable so the rules can reflect your own plan.

4 **Review subscriptions and charts**
Complete the subscription detail section, then use the visual summaries to spot where cash is going and whether a category is growing.

Important for this edition

Debt payments belong on Budget Input in Essentials. Enter each payment once as an Expense with the Debt Payments category so the Feedback total is accurate.

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.