

THE FINANCIAL SYSTEM

From purchase to your first useful result

Your Premium download is an Excel workbook designed to work in Microsoft Excel and Google Sheets. Everything in Essentials and Complete, plus Unified Dashboard, Financial Health Score, Emergency Fund planning, Annual Review, and investment goal projections.

[WATCH THE PREMIUM 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 Premium 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**Complete the core tabs**

Begin with Budget Input, Debt Payoff, Net Worth, and Emergency Fund. The Feedback and Unified Dashboard tabs update from those inputs.

2**Use the dashboard as a compass**

Review the overall Financial Health Score and the individual sub-scores. Start with the lowest area rather than trying to change everything at once.

3**Plan debt and housing**

Use Interest Saved for extra-payment scenarios and Mortgage Estimator for home-affordability scenarios. A 0% APR loan is supported.

4**Track the year**

Each month, record Income, Expenses, and Net Worth on Annual Review. The trend chart grows as you add real monthly history.

5**Project an investment goal**

Enter current invested balance, annual contribution, expected return, target portfolio, and start year. Review years to goal, estimated goal year, and the projected growth chart.

Important for this edition

The Financial Health Score and investment projection are planning aids, not guarantees. Returns, taxes, fees, inflation, and personal circumstances can change the outcome.

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 pravelly.com or email support@pravelly.com.