OVELDA

BILLS & SINKING FUNDS PLANNER

Plan ahead for expenses that do not arrive every month.

USER GUIDE / V1.0

A simple workflow. Clearer decisions.

Use the workbook to organize upcoming bills, calculate what to set aside, record deposits and withdrawals, and see when expenses fall due.

01

PLAN BILLS

List amounts, dates and payment frequency.

02

BUILD FUNDS

See your suggested monthly contribution.

03

STAY ORIENTED

Review alerts and the next 12 months.

Independent planning tool | No bank connection | No automatic payments

Your first five minutes

Work in the blue cells. Leave the calculated fields unchanged.

01

Set up the file

Save a personal copy. On Start Here, choose your currency label. In Google Sheets, open File > Settings > Time zone and select your local time zone. The planning date updates automatically.

02

Add your bills

Open Bills. In the first available blue row, enter a bill name, category, positive amount, payment frequency and due-date anchor. Choose a priority if helpful. Keep the Fund ID unchanged.

03

Set your starting balance

Open Savings Funds. The matching fund appears automatically. Enter the amount already saved in Opening saved; optionally add Your plan / month to see any projected shortfall.

04

Record changes and review

Use Activity Log for new deposits and withdrawals. Enter positive amounts for either type. Review Dashboard and 12-Month Outlook for upcoming dates and planning totals.

IMPORTANT: AVOID DOUBLE COUNTING

Money entered under Opening saved is the starting balance. Do not also log those same historical deposits in Activity Log.

Understand the numbers

A worked example you can reproduce in the workbook.

EXAMPLE / ANNUAL CAR INSURANCE

Bill due in 6 planning months

BILL AMOUNT	OPENING SAVED	STILL NEEDED
$600	$100	$500

RECOMMENDED SAVING

$83.33 / month

Six instalments of $83.33 add up to $499.98. The workbook shows a $0.02 final top-up to cover the rounding difference.

IF YOUR PERSONAL PLAN IS LOWER

YOUR PLAN / MONTH	PROJECTED SHORTFALL
$75.00	$50.00

How it is calculated: $500 remaining - ($75 planned x 6 months) = $50. The status becomes SHORTFALL, and Dashboard counts the plan among those needing attention.

A suggested contribution is a planning estimate, not a transfer or an instruction to move money. Adjust your assumptions and make your own decisions.

What each tab does

Six connected views. One flow from bills to decisions.

START HERE

Instructions, planning date, currency label and usage notes.

BILLS

Register expenses, frequency, due dates and priority. Next due dates are calculated.

SAVINGS FUNDS

See targets, amount saved, still needed, suggested contribution and shortfall.

ACTIVITY LOG

Log dated deposits and withdrawals against the correct Fund ID.

DASHBOARD

See key totals, due-soon alerts, shortfalls and upcoming bills.

12-MONTH OUTLOOK

See scheduled future bills month by month. It is not a bank-balance forecast.

PAYMENT FREQUENCIES

Available choices: One-time, Monthly, Quarterly, Semiannual and Annual. Recurring bills move forward to their next due date as planning time advances. One-time bills do not roll forward automatically.

Good data. Reliable planning.

Important practices and limitations.

DATES & TIME ZONES

Use real date values, not text. Google Sheets should use your local time zone (File > Settings). In Excel or LibreOffice, check your computer's date/time settings. The planning date uses =TODAY().

MONEY & CURRENCY

Use one currency throughout the file. The currency choice is a label; it does not convert values or fetch exchange rates. Enter positive bill and transaction amounts.

FORMS & FORMULAS

Only type in marked blue input cells. Grey fields calculate automatically. Keep an unchanged backup: spreadsheet copies and imports can affect cell protections or formatting.

WHAT THE TOOL DOES NOT DO

No connection to bank accounts, automatic transfers, push reminders, real-time tracking, interest calculations or financial advice. The 12-month view shows scheduled amounts, not cash available.

IF SOMETHING LOOKS WRONG

Check the bill's amount, frequency, date and Fund ID first. Confirm Activity Log uses the same Fund ID and a valid date. Restore an untouched copy if a formula has been replaced.

Disclaimer: This workbook is provided for general information and personal planning only. It is not individualized financial, investment, tax or legal advice. Outputs depend on the entries and assumptions you supply. Verify important dates and amounts independently.

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