



PREMIUM OPERATING GUIDE

Financial Builder Dashboard User Manual

Plan with intention. Track with clarity. Build with confidence.

2026 EDITION | 12-MONTH PLANNING SYSTEM

IMPORTANT

This dashboard is an educational planning and organization tool. It does not provide financial, investment, tax, accounting, or legal advice.

ORIENTATION

How to use this manual

Follow the pages in order the first time. After setup, use the weekly and monthly routines near the end.

Your dashboard has eight connected areas. Information you enter in Transactions, Debt, Savings, and Net Worth automatically feeds the main overview.

1. Dashboard	Your financial health at a glance
2. Monthly Budget	Give every planned dollar a purpose
3. Transactions	Record income and expenses
4. Debt Calculator	Estimate payoff time
5. Savings & Funds	Track goals and sinking funds
6. Net Worth	Assets minus liabilities
7. Investments	Track contributions and value
8. Savings Challenge	Complete the 52-week challenge

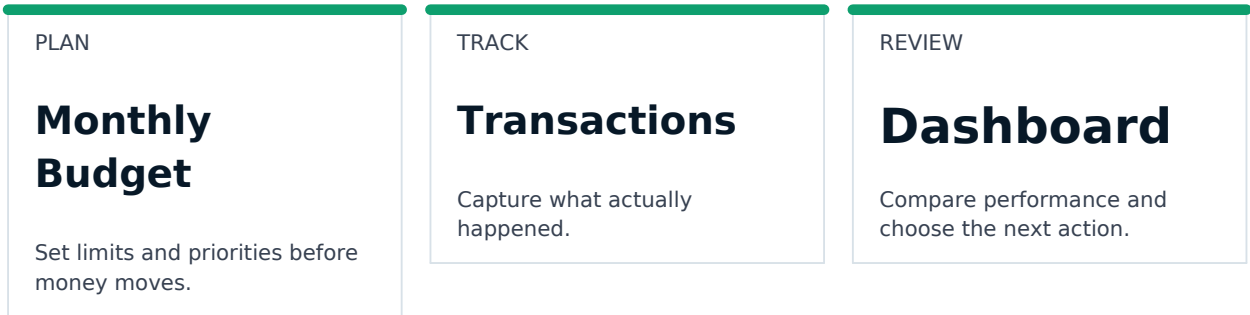
BEST ORDER

Budget → Transactions → Debt → Savings → Net Worth → Investments → Challenge → Dashboard review.

PREMIUM GUIDE

Your financial command system

Each section has a different job. Together, they create a repeatable planning, tracking, and review cycle.



THE CORE LOOP

Plan: Assign expected income across needs, wants, savings or investing, and extra debt payoff. Track: Record income and expenses consistently. Review: use the charts and totals to understand the gap between your plan and reality. Adjust: make one specific change for the next cycle.

PREMIUM HABIT

Do not wait for perfect data. A useful dashboard is current, consistent, and reviewed - not necessarily flawless.

Recommended review cadence

Weekly	Transactions, bills, cash flow, challenge
Every payday	Income, transfers, debt payments, budget check
Monthly	Budget close, debt and goals, next-month projection
Quarterly	Net worth, investments, goal strategy

GETTING STARTED

Open, navigate, and protect your data

The dashboard is a self-contained HTML file. It works in a modern browser and stores entries on the device you use.

1

Save the file

Place the dashboard HTML file in a folder you can find again. Keep an untouched backup copy in a second safe location.

2

Open it in a browser

Double-click the file. If asked, choose Chrome, Edge, Safari, or Firefox.

3

Use the navigation

On desktop, select a section from the left menu. On mobile, open the menu and tap the section you need.

4

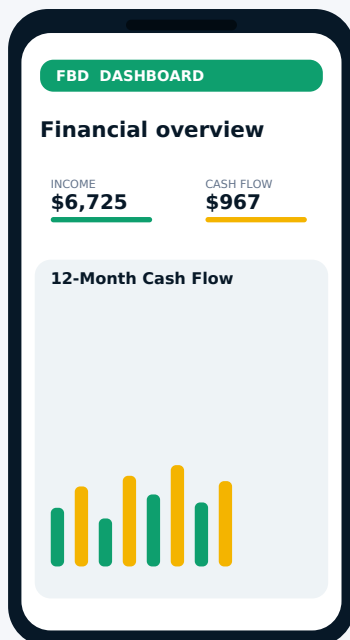
Enter data on one primary device

Your entries are saved in that browser on that device. Opening the file on another device does not automatically transfer the data.

5

Avoid clearing browser storage

Deleting site data, clearing local storage, using a private window, or changing browsers may make saved entries unavailable.

**Mobile dashboard**

The mobile experience keeps the most important information visible: monthly income, cash flow, and the 12-month trend.

Use the menu to move between all eight sections. Tap Dashboard at any time to return to the light-mode financial overview.

The active section remains highlighted so you always know where you are.

STEP 1

Build your monthly budget

Start each month here. The planner compares your assignments with a 50/30/20 guide and shows any money left unallocated.

1

Choose the month

Select the month you are planning.

2

Enter Planned Income

Use expected take-home income for the month. If income varies, start with a conservative estimate.

3

Enter Needs

Include essentials such as housing, utilities, groceries, transportation, insurance, and minimum required payments.

4

Enter Wants

Include flexible lifestyle spending such as dining, entertainment, and nonessential shopping.

5

Enter Savings / Investing

Assign money for emergency savings, sinking funds, retirement, and other investments.

6

Enter Debt Payoff

Enter the extra amount you plan to put toward debt above required minimum payments.

7

Review Unallocated

Aim for \$0. A positive number still needs a purpose; a negative number means you assigned more than planned income.

8

Select Save Budget

Save before leaving the page.

**50/30/20
GUIDE**

The targets are reference points: 50% needs, 30% wants, and 20% savings or debt payoff. Adjust them to your real priorities and obligations.

BUDGET INTELLIGENCE

Understand every budget field

A strong budget is not a restriction. It is a decision made before competing expenses make the decision for you.

Field	What belongs here	Decision question
Planned Income	Expected take-home pay and dependable income.	What can I reasonably count on?
Needs	Housing, food, utilities, transportation, insurance, and required minimums.	What protects daily stability?
Wants	Dining, entertainment, hobbies, travel, and flexible shopping.	What improves life but can change?
Savings / Investing	Emergency fund, sinking funds, retirement, brokerage, and long-term goals.	What will future me need?
Debt Payoff	Extra principal payments above required minimums.	What can shorten the payoff timeline?
Unallocated	Income not yet assigned, or an over-allocation if negative.	Which priority should receive the remainder?

ZERO-BASED THINKING

A \$0 unallocated result means every planned dollar has a purpose. It does not mean spending every dollar; savings and investing are valid assignments.

If your income varies

Build the core budget from a conservative income floor. When additional income arrives, assign it using a preselected order - for example: catch up essentials, refill the emergency fund, pay extra debt, then fund optional goals.

12-MONTH PLANNING

Save budgets and read the projection

Every saved month updates the annual projection, turning twelve separate budgets into one forward-looking plan.

1

Build one month

Select a month, enter the planned income and four allocation groups, then review Unallocated.

2

Save the budget

Select Save Budget. Saving is what places that month into the projection.

3

Repeat across the year

Move through all twelve months. Adjust for seasonal costs, irregular pay, travel, insurance renewals, holidays, or planned purchases.

4

Review annual totals

Annual Planned Income sums all twelve income plans. Annual Planned Allocations sums needs, wants, savings or investing, and debt payoff.

5

Review Projected Unallocated

This is the annual difference between planned income and planned allocations. A large positive amount is unassigned; a negative amount signals an overcommitted plan.

6

Read the chart

Each month compares planned income with planned allocation on the same scale. The gap shows projected breathing room or pressure.

PROJECTION, NOT FORECAST

The chart visualizes the budgets you saved. It does not predict market returns, unexpected expenses, or changes in income.

ANNUAL PLANNED INCOME

\$80,700

Example sum of monthly income plans.

ANNUAL ALLOCATIONS

\$74,940

Example sum assigned to all purposes.

PROJECTED UNALLOCATED

\$5,760

Example annual planning gap.

STEP 2

Record every transaction

Transactions drive the current-month income, expenses, cash flow, savings-rate signal, and 12-month chart on the overview.

1

Enter the date

Use the date the money was received or spent.

2

Choose Income or Expense

Income increases cash flow; Expense reduces it.

3

Choose a category

Select Housing, Transportation, Food, Utilities, Insurance, Debt, Savings, Investments, Entertainment, or Other.

4

Enter the amount

Use a positive number. The selected transaction type determines whether it is income or expense.

5

Add a clear description

Examples: "August paycheck," "electric bill," or "emergency fund transfer."

6

Select Add Transaction

Confirm it appears in Transaction History.

**CLEAN
RECORDS**

Enter transfers consistently. For example, if you record a savings transfer as an expense, avoid also treating it as ordinary spending when reviewing lifestyle expenses.

To delete one entry, use the × beside that row. Clear All permanently removes the entire transaction history after confirmation.

STEP 3

Create your debt payoff plan

Add each debt separately. The calculator estimates payoff months using balance, annual percentage rate, and monthly payment.

1

Enter Debt Name

Use a recognizable name such as “Visa,” “Car Loan,” or “Student Loan.”

2

Enter Balance

Use the current outstanding principal.

3

Enter Interest Rate %

Enter the annual percentage rate as a number, such as 19.99.

4

Enter Monthly Payment

Use the amount you actually plan to pay each month.

5

Select Add Debt

Review the estimated months in the debt table.

6

Repeat for every debt

The main Dashboard totals all entered balances.

**PAYMENT
WARNING**

If the payment does not cover the estimated monthly interest, the result says “Increase payment.” Revisit the payment amount or contact the creditor for exact payoff information.

The estimate assumes a steady interest rate, no new charges, and the same payment every month. Your lender’s payoff schedule may differ.

STEP 4

Set savings and sinking-fund goals

Use separate goals for emergency savings and planned expenses so progress is visible and specific.

1

Name the goal

Examples: Emergency Fund, Home Repair, Car Maintenance, Holiday Gifts, or Business Reserve.

2

Enter Target Amount

Enter the total amount needed.

3

Enter Current Amount

Enter what is already saved for that goal.

4

Choose a Target Date

Optional, but useful for creating urgency and calculating the pace you need.

5

Select Add Goal

A progress card appears with current dollars, target dollars, and percentage complete.

6

Update progress

When the amount changes, remove the old goal and add the updated amount if your version does not provide an edit control.

SINKING FUND

A sinking fund is money saved gradually for a known future expense. It helps prevent predictable costs from becoming new debt.

STEP 5

Calculate your net worth

Net worth is the value of what you own minus what you owe. Update it monthly or quarterly for a useful long-term trend.

Assets may include: checking and savings balances, investment accounts, property value, vehicle value, and other items with measurable resale value.

Liabilities may include: credit cards, personal loans, auto loans, student loans, mortgages, taxes owed, and other outstanding obligations.

1

Add each asset

Enter an asset name and current value, then select Add Asset.

2

Add each liability

Enter a liability name and current balance, then select Add Liability.

3

Review Current Net Worth

The dashboard calculates total assets minus total liabilities.

4

Use consistent valuations

Update comparable items the same way each time. Avoid inflating estimates.

FORMULA

Net Worth = Total Assets - Total Liabilities. A negative starting number is information, not failure; the goal is to improve the trend over time.

STEP 6

Track investments

The investment tracker shows contributions, current value, gain or loss, and planned monthly contributions.

- 1

Enter Account / Asset
Examples: 401(k), Roth IRA, brokerage account, or a specific tracked investment.
- 2

Enter Contributions
Use the total amount you have personally contributed.
- 3

Enter Current Value
Use the most recent account value.
- 4

Enter Monthly Contribution
Use the amount you plan to add each month.
- 5

Select Add Investment
Review the calculated gain or loss: current value minus contributions.

**MARKET
VALUES**

Investment values change. Update on a consistent schedule and avoid reacting to normal day-to-day movement. This tracker is informational, not an investment recommendation.

Do not enter account numbers, passwords, Social Security numbers, or other sensitive credentials in descriptions or names.

STEP 7

Complete the 52-week savings challenge

Build consistency by saving the week number: \$1 in week 1, \$2 in week 2, continuing through \$52 in week 52.

- 1

Choose a funding day
Pick the same day each week.
- 2

Transfer the week amount
Move the money to the savings account or envelope you chose.
- 3

Mark the week complete
Tap or click that week number in the challenge grid.
- 4

Review progress
The dashboard updates completed weeks, saved so far, the \$1,378 annual goal, and completion percentage.
- 5

Tap again to correct
If you marked a week accidentally, tap it again to unmark it.

Quarter	Weeks	Cumulative target
Q1	1-13	\$91
Q2	14-26	\$351 total
Q3	27-39	\$780 total
Q4	40-52	\$1,378 total

STEP 8

Read your main dashboard

Return to the Dashboard after entering data. Treat it as a decision screen, not just a scorecard.

Financial Health Score: A directional indicator that responds to cash flow, savings momentum, debt position, and progress toward goals. It is not a credit score.

Monthly Income and Expenses: Totals from transactions dated in the current calendar month.

Monthly Cash Flow: Current-month income minus current-month expenses. Positive cash flow creates room for saving, investing, and debt payoff.

Total Debt: Sum of balances entered in the Debt Calculator.

12-Month Cash Flow: A month-by-month visual comparison of income and expenses.

Score Breakdown: Savings Rate, Debt Position, and Goal Progress signals.

Next Best Action: A prompt directing you toward the highest-value next step, usually updating your budget and assigning income.

USE THE
TREND

A single number is less important than consistent improvement.
Compare the same metrics month over month.

CHART CLARITY

Read the 12-Month Cash Flow chart

The updated chart uses a shared annual scale, dollar labels, and explicit no-activity states so comparisons are easier to interpret.

Visual	Meaning	Useful question
Green income bar	Income transactions recorded for that month.	Was income stable, seasonal, or incomplete?
Gold expense bar	Expense transactions recorded for that month.	Which months created the most pressure?
Gap between bars	Income minus expenses for that month.	Was the surplus intentional and assigned?
Dollar value label	The actual total represented by the bar.	Does the value match my records?
No activity	No income or expense entries are recorded for that month.	Is the month future, intentionally blank, or missing data?

SAME SCALE

All months use one annual scale. This makes bar heights comparable across the year; it also means small values may appear short beside large months.

Three ways to use the chart

- Identify recurring high-expense months and build sinking funds before they arrive.
- Look for income gaps that require a lower baseline budget or larger cash reserve.
- Compare the annual cash-flow history with the forward-looking Budget Projection; one shows actual transactions, the other shows saved plans.

DEMO ENVIRONMENT

Use the 12-month sample data safely

The demonstration version contains realistic sample entries so every section and chart is meaningful immediately.

Demo area	Included sample
Transactions	108 entries across 12 months
Monthly budgets	12 saved monthly plans
Debt	3 example accounts
Savings goals	4 goal and sinking-fund examples
Net worth	6 assets and 4 liabilities
Investments	3 tracked investments
Savings challenge	32 completed weeks

SEEDING RULE Demo data appears only when the dashboard has no existing saved user data. Your saved entries take priority.

Transitioning from demo to personal use

Review each section before replacing sample entries. Delete or clear demo records only when you are ready to enter your own information. Because deletion can be permanent, keep a clean copy of the demo HTML if you want a reference version.

When personalizing the file, use labels that are useful but not sensitive. Avoid full account numbers, passwords, government identifiers, security answers, or private access credentials.

EXPERIENCE CONTROLS

Light mode, dark mode, and sound

The interface controls make the dashboard comfortable to use without changing the financial calculations.

- 1

Choose an appearance
Use the Appearance control to switch between light and dark mode. Choose the mode that gives you the clearest contrast in your environment.
- 2

Set sound preference
Use the Sound control to mute or enable interface feedback.
- 3

Check the active state
The control label shows the current preference. Financial entries and totals remain the same in either mode.

ACCESSIBILITY

Good letter spacing, clear labels, consistent color roles, and visible numeric values support scanning. Color is a cue, not the only source of meaning.

Privacy and local storage

The dashboard is designed to work without a bank login. Entries are stored in your browser on your device. This improves privacy, but it also makes browser and device care important.

Do	Avoid
Use one primary browser profile. Keep a clean backup of the HTML file. Protect the device with a password. Review before using Clear All.	Private or incognito windows. Clearing site data without a backup. Entering credentials or account numbers. Assuming data automatically syncs.

OPERATING RHYTHM

Weekly and monthly routines

Consistency turns the dashboard into a useful financial system.

Weekly - 10 minutes	☐ Add missing transactions ☐ Check cash flow ☐ Fund and mark the savings challenge ☐ Review upcoming bills
Payday - 10 minutes	☐ Record income ☐ Confirm the budget assignment ☐ Move savings/investment money ☐ Make planned debt payment
Month-end - 30 minutes	☐ Reconcile transactions ☐ Review needs vs. wants ☐ Update debt balances ☐ Update savings goals ☐ Record a net-worth checkpoint
Quarterly - 45 minutes	☐ Update asset values ☐ Update investment values ☐ Review net-worth direction ☐ Adjust goals and monthly contributions

MONTHLY QUESTION	What one change would create the biggest improvement next month: increase income, reduce expenses, build savings, or pay down debt?
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TROUBLESHOOTING

Common questions and safe corrections

Use these checks before starting over or deleting information.

My numbers did not save	Confirm you are using the same file, browser, browser profile, and device. Avoid private/incognito mode.
The monthly totals look wrong	Check transaction dates, Income/Expense type, duplicate entries, and whether the date is in the current month.
Unallocated is negative	Your assigned Needs + Wants + Savings + Debt Payoff exceed Planned Income.
Debt says Increase payment	The entered payment is not high enough to cover estimated monthly interest.
Net worth looks too high/low	Review asset values, liability balances, duplicates, and missing obligations.
I cannot edit a row	Delete that row with × and add the corrected entry. Verify first; deletion cannot be undone.
I opened it on another device	Local browser data does not automatically sync. Use one primary device and preserve backups of the file.
I cleared browser data	The entries may be unrecoverable unless you have a browser/device backup.

IMPLEMENTATION PLAN

Your first 30 days

Build confidence in four stages. Each week adds one layer without overwhelming the system.

Timing	Focus	Actions
Days 1-3	Orient	Open the dashboard, choose appearance and sound, explore the demo, and save a clean reference copy.
Days 4-7	Plan	Create the current-month budget. Then save the next two months to begin the projection.
Days 8-14	Track	Enter or verify transactions. Check categories, dates, cash flow, and the annual chart.
Days 15-21	Build	Add debts, savings goals, assets, liabilities, and investments. Start the savings challenge.
Days 22-27	Expand	Complete all twelve monthly budget plans and review annual planned income, allocations, and unallocated dollars.
Days 28-30	Review	Update balances, review trends, choose one next action, and schedule the next monthly close.

ONE NEXT ACTION

At the end of 30 days, select one measurable priority for the next month: increase income, reduce one expense group, raise savings, or accelerate one debt.

QUICK REFERENCE

Definitions and final checklist

Keep this page nearby during your first month.

Cash flow	Income minus expenses.
Savings rate	A directional percentage based on current-month income and positive cash flow.
Sinking fund	Savings set aside gradually for a known future expense.
Asset	Something you own that has measurable value.
Liability	Money you owe.
Net worth	Assets minus liabilities.
APR	Annual percentage rate charged on debt.
Contribution	Money you have added to an investment account.

FIRST-MONTH CHECKLIST

- Save a clean backup copy of the dashboard file.
- Choose one primary browser and device.
- Create the current month's budget.
- Enter income and expenses at least weekly.
- Add every debt and confirm payment amounts.
- Create emergency and sinking-fund goals.
- Add assets and liabilities for a starting net worth.
- Add investment accounts without sensitive account information.
- Start the 52-week savings challenge.
- Schedule a recurring weekly review and monthly closeout.

YOU ARE READY

The goal is not perfect data on day one. Build the habit, improve accuracy each week, and use the dashboard to make one better financial decision at a time.