BLUE HARBOR EDITIONS

PERSONAL FINANCE

DASHBOARD

Excel + PDF system for budgets,

flows, goals, and net worth

11 EXCEL SHEETS | 15 MODELS | 10 PLAYBOOK

REGISTER

Income and

CHECK

Budgets and

I

Objectives and

SEE THE NUMBERS. UNDERSTAND THE NEXT STEP.

An updatable system to turn dispersed movements into a monthly review.

BLUE HARBOR
STUDIO

2026 EDITION | CODE BH-012 | UPDATED JULY 21, 2026

Personal Finance Dashboard

Excel + PDF System for Budgets, Flows, Goals, and Net Worth Blue

Harbor Editions - BH-012 - Italian Edition 2026

VERSION AND CONTROL

Version 1.0. Sources checked on July 21, 2026. The Excel file contains demo data: replace it before using indicators and charts for a real review.

Scope and Limits

The product organizes data entered by the user. It is not financial, investment, credit, tax, insurance or legal advice; It does not select products, does not calculate taxes, does not propose asset allocations and does not predict returns. Check statements, contracts, rates, costs, and official rules. For important decisions, use qualified professionals.

Confidentiality

PROTECT THE FILE

The folder can reveal income, expenses, balances, and account names. Do not enter passwords, PINs, full card numbers, or credentials. Use recognizable but not overly detailed names and keep protected copies.

Copyright and License

Quick start in 30 minutes

[ ] Open START and set the selected year and month.

[ ] Read the legend: blue = input; green = link; black = formula. [ ] Replace or delete demo transactions.

[ ] Customize categories and monthly budgets.

[ ] Update your asset balances, goals, payables, and subscriptions. [ ] Open CHECKS and fix each FAIL or REVIEW.

[ ] Read DASHBOARD only after the checks have been closed. [ ] Save a dated copy before major changes.

Phase	Sheet	Result
Tax	START	Year, month and categories
Register	TRANSACTIONS	Income, Expenses and Transfers
Plan	BUDGET	Monthly limits per category
Refresh	GOALS / NET WORTH / DEBT	Goals, balances and commitments
Check	CHECKS	Status OK, REVIEW or FAIL
Decide	DASHBOARD	A data-driven review

DON'T START WITH CHARTS

A neat chart doesn't fix missing data or inconsistent categories. First update, then check, finally interpret.

Map of the 11 sheets

Sheet	Function	Main input
START	Instructions and control	Anno, mese, category
DASHBOARD	KPIs and three charts	None: Reads the other sheets
TRANSACTIONS	Transaction log	Date, category, type, amount
BUDGET	Annual Plan	Monthly budgets
CASH FLOW	12-month summary	Formulas
GOALS	Objectives	Target, balance, contribution, data
NET WORTH	Net Worth	Monthly sales
DEBT	Debt overview	Balance, rate, payments
SUBSCRIPTIONS	Recurring costs	Cost, frequency, decision
CHECKS	Checks and status	Formulas
SOURCES	Sources and limits	Official URLs

SOURCE OF TRUTH

Input cells feed formulas and charts. Do not overwrite black or green cells if you are not consciously editing the template.

The monthly review in seven steps

[ ] Import or transcribe period entries.

[ ] Check duplicates, categories, type, and amount. [ ] Reconciles the total with extracts and receipts.

[ ] Update budgets and non-monthly expenses. [ ] Update asset and liability balances.

[ ] Review debts, goals, and subscriptions.

[ ] Close CHECKS to OK and write down three concrete decisions.

Month	
Revision Date	
Revenue	
Outputs	
Net flow	
Net Worth	
Main variation	
Decision 1	
Decision 2	
Decision 3	

Operational index

Chapters, playbooks, and templates are also available as PDF bookmarks.