

The Steady Path Money Workbook

Simple tools for low-cost index investors: track net worth, budget, savings rate & your three-fund portfolio.

Welcome!

This workbook helps you follow a simple, low-cost, buy-and-hold approach: spend less than you earn, invest the difference in broadly diversified index funds, keep costs low, and stay the course. Everything recalculates automatically as you type.

How to use it

- 1. Clear the example data** Every sheet ships with example numbers so you can see how it works. Select the yellow cells and press Delete (formulas will show '-' until you add your own numbers).
- 2. Net Worth Tracker** Once a month, enter each account balance and debt balance in that month's column. Net worth and the chart update automatically.
- 3. Monthly Budget** Enter your budget for each line, then fill in actuals as the month goes. 'Difference' is positive (green) when you're on the good side of plan.
- 4. Annual Summary** At month end, copy the Actual totals from Monthly Budget into that month's row (Income, Fixed, Variable, Saved). Savings rate and charts update.
- 5. Three-Fund Allocation** Enter your target % for US stock, international stock and bonds, plus current balances and any new cash. It shows drift and exactly how much to buy/sell.
- 6. Emergency Fund + Goals** Set your monthly essential expenses and target months of cover, then track savings goals with progress bars.

Color key

Input cell (type here)

Formula cell (calculated, locked)

Total / key result

	\$1,234
	\$2,468
	\$3,702

Sheets are protected (no password) so formulas aren't overwritten by accident. To customize: Review ► Unprotect Sheet (Excel) or Tools ► Protect Sheet (LibreOffice). Works in Excel 2016+, Excel for Mac/365, LibreOffice; Google Sheets via File ► Import (protection is not carried over).

Important disclaimer

This workbook is provided for EDUCATIONAL PURPOSES ONLY and is NOT financial, investment, or tax advice. It does not consider your personal circumstances. Examples (including fund types and allocations) are illustrative, not recommendations. Past performance does not guarantee future results; all investing involves risk, including loss of principal. Verify all calculations and consult a qualified financial, tax, or legal professional before making decisions.

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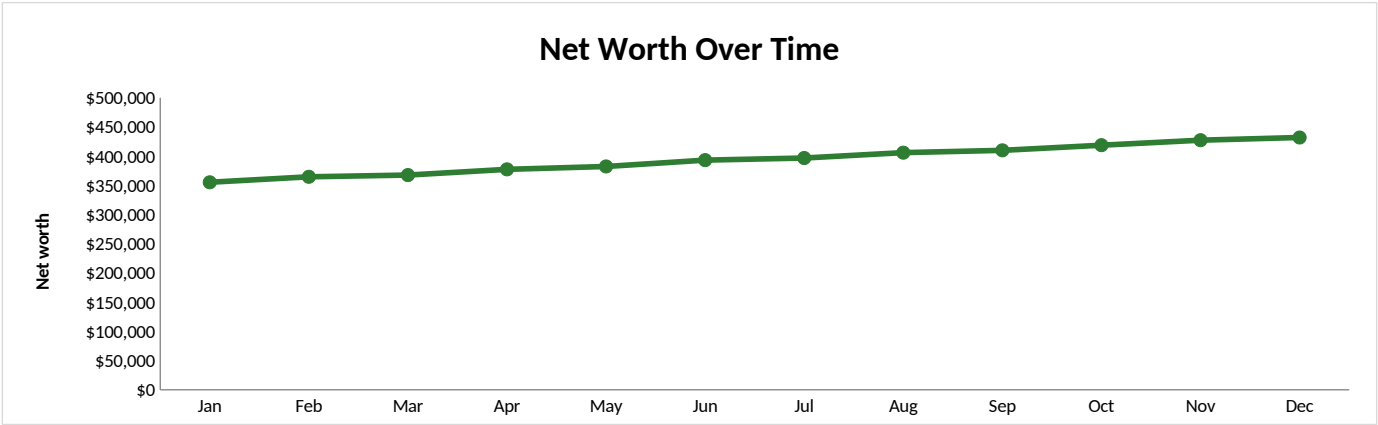
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Net Worth Tracker

EXAMPLE DATA shown — replace or clear the yellow input cells. Grey cells are formulas (locked).

Year:	2026												
Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Change (Jan→latest)
ASSETS													
Cash (checking/savings)	\$18,000	\$18,350	\$18,433	\$18,800	\$18,967	\$19,375	\$19,483	\$19,825	\$19,950	\$20,275	\$20,592	\$20,742	\$2,742
Taxable brokerage	\$42,000	\$43,260	\$43,560	\$44,880	\$45,480	\$46,950	\$47,340	\$48,570	\$49,020	\$50,190	\$51,330	\$51,870	\$9,870
401(k) / 403(b)	\$128,000	\$131,640	\$132,507	\$136,320	\$138,053	\$142,300	\$143,427	\$146,980	\$148,280	\$151,660	\$154,953	\$156,513	\$28,513
IRA / Roth IRA	\$54,000	\$55,540	\$55,907	\$57,520	\$58,253	\$60,050	\$60,527	\$62,030	\$62,580	\$64,010	\$65,403	\$66,063	\$12,063
HSA	\$9,500	\$9,990	\$10,107	\$10,620	\$10,853	\$11,425	\$11,577	\$12,055	\$12,230	\$12,685	\$13,128	\$13,338	\$3,838
Home (est. value)	\$385,000	\$385,840	\$386,040	\$386,920	\$387,320	\$388,300	\$388,560	\$389,380	\$389,680	\$390,460	\$391,220	\$391,580	\$6,580
Vehicles	\$21,000	\$20,850	\$20,433	\$20,300	\$19,967	\$19,875	\$19,483	\$19,325	\$18,950	\$18,775	\$18,592	\$18,242	-\$2,758
Other assets	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	–
Total Assets	\$660,500	\$668,470	\$669,987	\$678,360	\$681,893	\$691,275	\$693,397	\$701,165	\$703,690	\$711,055	\$718,218	\$721,348	\$60,848
LIABILITIES													
Mortgage	\$268,000	\$267,350	\$266,700	\$266,050	\$265,400	\$264,750	\$264,100	\$263,450	\$262,800	\$262,150	\$261,500	\$260,850	-\$7,150
Auto loan	\$12,500	\$12,080	\$11,660	\$11,240	\$10,820	\$10,400	\$9,980	\$9,560	\$9,140	\$8,720	\$8,300	\$7,880	-\$4,620
Student loans	\$23,000	\$22,690	\$22,380	\$22,070	\$21,760	\$21,450	\$21,140	\$20,830	\$20,520	\$20,210	\$19,900	\$19,590	-\$3,410
Credit cards	\$1,800	\$1,740	\$1,680	\$1,620	\$1,560	\$1,500	\$1,440	\$1,380	\$1,320	\$1,260	\$1,200	\$1,140	-\$660
Other debt	–	–	–	–	–	–	–	–	–	–	–	–	–
Total Liabilities	\$305,300	\$303,860	\$302,420	\$300,980	\$299,540	\$298,100	\$296,660	\$295,220	\$293,780	\$292,340	\$290,900	\$289,460	-\$15,840
NET WORTH	\$355,200	\$364,610	\$367,567	\$377,380	\$382,353	\$393,175	\$396,737	\$405,945	\$409,910	\$418,715	\$427,318	\$431,888	\$76,688
Month-over-month change	–	\$9,410	\$2,957	\$9,813	\$4,973	\$10,822	\$3,562	\$9,208	\$3,965	\$8,805	\$8,603	\$4,570	
Debt-to-asset ratio	46.2%	45.5%	45.1%	44.4%	43.9%	43.1%	42.8%	42.1%	41.7%	41.1%	40.5%	40.1%	



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Monthly Budget

EXAMPLE DATA shown — replace or clear the yellow input cells. Grey cells are formulas (locked).

Month: October 2026

Category	Budget	Actual	Difference (+ = favorable)	Notes
INCOME				
Paycheck #1 (gross)	\$6,850	\$6,850	–	
Paycheck #2 / partner (gross)	\$4,200	\$4,200	–	
Side income	\$400	\$520	\$120	
Other income (interest, gifts)	\$50	\$38	-\$12	
Total Income	\$11,500	\$11,608	\$108	

FIXED EXPENSES

Taxes & payroll deductions	\$2,600	\$2,610	-\$10	
Rent / mortgage (PITI)	\$2,150	\$2,150	–	
Insurance (health, auto, life)	\$420	\$420	–	
Utilities	\$260	\$284	-\$24	
Phone & internet	\$140	\$140	–	
Auto loan	\$425	\$425	–	
Student loan	\$310	\$310	–	
Childcare / tuition	–	–	–	
Subscriptions	\$45	\$52	-\$7	
Total Fixed Expenses	\$6,350	\$6,391	-\$41	

VARIABLE EXPENSES

Groceries	\$750	\$812	-\$62	
Dining out	\$250	\$298	-\$48	
Gas / transportation	\$220	\$196	\$24	
Household & shopping	\$200	\$165	\$35	
Health (copays, Rx)	\$80	\$45	\$35	
Entertainment & hobbies	\$120	\$140	-\$20	
Travel	\$200	–	\$200	
Gifts & charity	\$100	\$125	-\$25	
Miscellaneous	\$97	\$74	\$23	
Total Variable Expenses	\$2,017	\$1,855	\$162	

SAVINGS & INVESTING

401(k) / 403(b) contribution	\$1,500	\$1,500	–	
IRA / Roth IRA	\$583	\$583	–	
HSA	\$350	\$350	–	
Taxable brokerage	\$500	\$500	–	
Emergency fund / sinking funds	\$200	\$200	–	
Total Savings & Investing	\$3,133	\$3,133	–	

SUMMARY

Total income	\$11,500	\$11,608	\$108
Total expenses (fixed + variable)	\$8,367	\$8,246	\$121
Total saved & invested	\$3,133	\$3,133	–
Left over (unassigned)	–	\$229	\$229
Savings rate (saved ÷ gross income)	27.2%	27.0%	-0.3%

Tip: Many index-fund savers aim to save 15%+ of gross income for retirement. 'Left over' should be ~\$0 if every dollar has a job.

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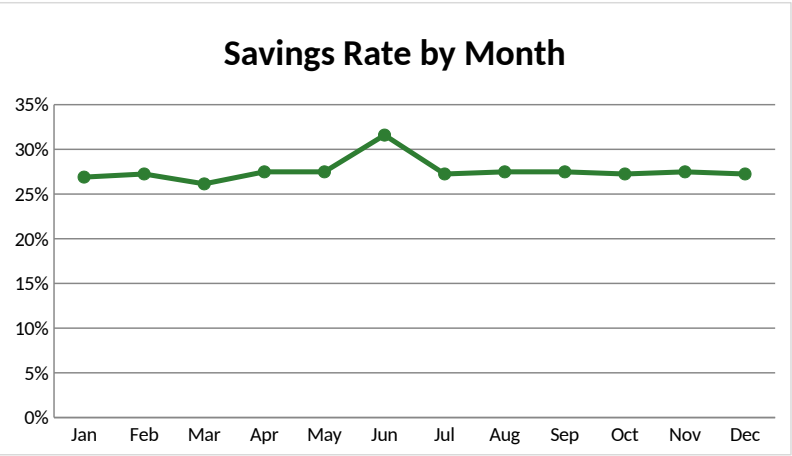
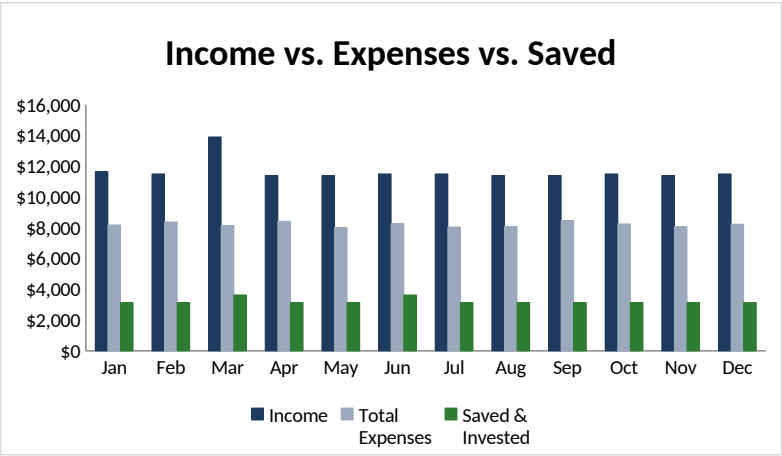
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Annual Summary

EXAMPLE DATA shown — replace or clear the yellow input cells. Grey cells are formulas (locked). Copy each month's ACTUAL totals from Monthly Budget.

Month	Income	Fixed Expenses	Variable Expenses	Total Expenses	Saved & Invested	Left Over	Savings Rate	Notes
Jan	\$11,650	\$6,328	\$1,852	\$8,180	\$3,133	\$337	26.9%	
Feb	\$11,500	\$6,308	\$2,070	\$8,378	\$3,133	-\$11	27.2%	
Mar	\$13,900	\$6,314	\$1,837	\$8,151	\$3,633	\$2,116	26.1%	Bonus month
Apr	\$11,400	\$6,304	\$2,115	\$8,419	\$3,133	-\$152	27.5%	
May	\$11,400	\$6,344	\$1,669	\$8,013	\$3,133	\$254	27.5%	
Jun	\$11,500	\$6,401	\$1,864	\$8,265	\$3,633	-\$398	31.6%	
Jul	\$11,500	\$6,351	\$1,696	\$8,047	\$3,133	\$320	27.2%	
Aug	\$11,400	\$6,398	\$1,680	\$8,078	\$3,133	\$189	27.5%	
Sep	\$11,400	\$6,321	\$2,135	\$8,456	\$3,133	-\$189	27.5%	
Oct	\$11,500	\$6,305	\$1,945	\$8,250	\$3,133	\$117	27.2%	
Nov	\$11,400	\$6,391	\$1,675	\$8,066	\$3,133	\$201	27.5%	
Dec	\$11,500	\$6,301	\$1,935	\$8,236	\$3,133	\$131	27.2%	
TOTAL	\$140,050	\$76,066	\$22,473	\$98,539	\$38,596	\$2,915	27.6%	
AVG / MO	\$11,671	\$6,339	\$1,873	\$8,212	\$3,216	\$243		

Months recorded	12
Annual savings rate	27.6%
Best savings-rate month	Jun
Projected annual savings (pace)	\$38,596



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Three-Fund Portfolio: Allocation & Rebalancing

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PORTFOLIO INPUTS

New cash to invest (optional)	\$5,000	Enter \$0 to rebalance existing money only.
Rebalancing band ($\pm$ drift tolerance)	5.0%	e.g., 5% = rebalance when a fund is 5 points off target.
Current portfolio value	\$190,000	
Total portfolio after new cash	\$195,000	

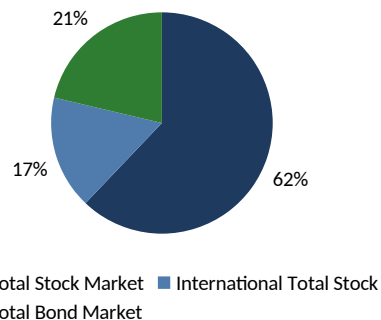
Asset Class	Your Fund / Ticker	Target %	Current Balance	Current %	Target \$ (after new cash)	Drift (pts)	Rebalance Amount	Action
US Total Stock Market	Total US Stock Index	60.0%	\$118,000	62.1%	\$117,000	+2.1%	-\$1,000	SELL \$1,000
International Total Stock	Total Intl Stock Index	20.0%	\$31,500	16.6%	\$39,000	-3.4%	+\$7,500	BUY \$7,500
US Total Bond Market	Total Bond Market Index	20.0%	\$40,500	21.3%	\$39,000	+1.3%	-\$1,500	SELL \$1,500
TOTAL		100.0%	\$190,000	100.0%	\$195,000		\$5,000 ✓	Targets total 100%

STATUS & OPTIONS

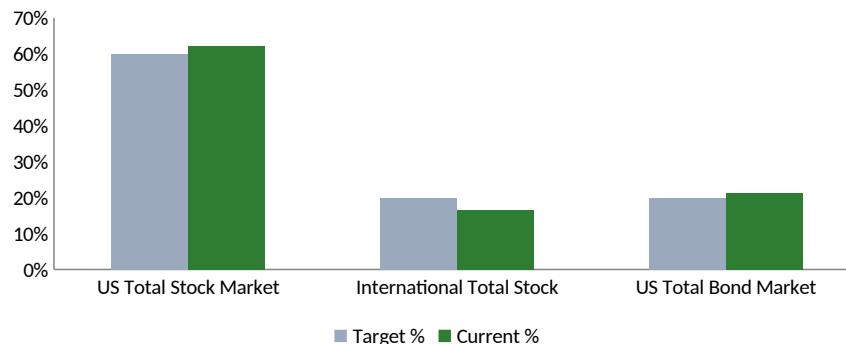
Largest drift (absolute)	3.4%
Rebalance needed?	No — within band
Stock / bond split (current)	79% / 21%
International share of stocks	21.1%

Tip: Rebalancing with new contributions (buying the under-weight fund) avoids selling. In taxable accounts, selling may trigger capital gains — consider rebalancing inside tax-advantaged accounts. Allocations shown are examples only, not recommendations.

Current Allocation



Current % vs Target %



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Emergency Fund & Savings Goals

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EMERGENCY FUND		
Monthly essential expenses	\$4,600	Rent/mortgage, food, utilities, insurance, minimum debt payments, transport.
Target months of expenses	6	Common guideline: 3–6 months (more if income is variable).
Target emergency fund	\$27,600	
Current emergency fund balance	\$19,500	
Progress	70.7%	71%
Months of expenses covered	4.2 months	
Still needed	\$8,100	

SAVINGS GOALS								
Goal	Target Amount	Saved So Far	Target Date	Progress	Progress Bar	Remaining	Months Left	Monthly Needed
House down payment	\$60,000	\$22,500	Jun 2029	37.5%		\$37,500	31	\$1,210
Next car (cash)	\$25,000	\$8,200	Dec 2028	32.8%		\$16,800	25	\$672
Kid's 529 / college	\$40,000	\$14,000	Aug 2036	35.0%		\$26,000	117	\$222
Family vacation	\$6,000	\$4,100	Jul 2027	68.3%		\$1,900	8	\$238
Max Roth IRA this year	\$7,000	\$5,250	Dec 2026	75.0%		\$1,750	2	\$875
TOTAL	\$138,000	\$54,050		39.2%		\$83,950		\$3,216

Months Left and Monthly Needed update automatically from today's date. Blank rows are ready for your own goals.

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