

C1 | Shared-Expense Split Simulator

WORKED EXAMPLE | USD • en-US | Groundwell Press

Save your own file before entering data. Gold cells are editable; white cells calculate. Desktop Excel is the tested application. No macros or bank connection.

A blank is unknown; enter a numeric zero only when confirmed. Scenario, Expected and Proposed never become confirmed merely because an amount is entered.

Formulas are protected without a password. Review > Unprotect Sheet permits inspection; keep an untouched copy. Retain dated copies so a changed agreement cannot rewrite a past close.

1. Inputs has two scenarios. Enter dates, names, status, income and basis. Confirm each amount. For longer notes, select row 25, then Home > Format > AutoFit Row Height; formulas stay protected.

2. Enter expenses. Saving can be Inactive; an active unknown goal blocks only the combined view. The expense-only comparison remains independent.

3. Compare shows four rules, personal remainder, percentage of original pay and any interpersonal transfer. A negative contribution is preserved, not changed to zero.

4. Custom is optional. Missing custom input never blocks the other rules. Unknown incomes still permit equal-dollar/custom amounts; feasibility stays pending.

5. Saved Decision is a record to complete together. A calculated scenario does not establish consent. An unaffordable total cannot be repaired merely by changing the split.

Example 1: Nina \$6,000/Theo \$3,000, expenses \$3,600. Example 2 recognizes Theo's \$400 prior obligation before calculating. These scenarios are never added together.

To reproduce NT-01: set Saving Active, target \$500, confirm Yes. Proportional total funding becomes \$2,733.33/\$1,366.67; expense remains \$2,400/\$1,200.

Care case: Cam \$6,000/Lee confirmed \$0; expenses \$3,700 plus \$300 saving. Equal remaining shows \$5,000/-\$1,000: Cam funds household outgo and sends Lee \$1,000 support.

Define the comparison

Two independent scenarios; all amounts USD for the stated dates. No annual/monthly conversion is implicit.

Input	Scenario 1	Scenario 2	Meaning / condition
Status	Scenario	Scenario	Scenario / Confirmed / Inactive. Confirmed requires voluntary agreement, not just complete arithmetic.
Person A	Nina	Nina	
Person B	Theo	Theo	
Period starts	11/1/2026	11/1/2026	
Period ends	11/30/2026	11/30/2026	
A take-home income	\$6,000.00	\$6,000.00	
A income confirmed?	Yes	Yes	
B take-home income	\$3,000.00	\$3,000.00	
B income confirmed?	Yes	Yes	
Prior obligations	Excluded	Included	Included reduces the comparison basis; Excluded keeps prior costs personal. No automatic debt deduction.
A recognized obligation	\$0.00	\$0.00	
A obligation confirmed?	Yes	Yes	
B recognized obligation	\$0.00	\$400.00	Scenario 2: the \$400 obligation changes proportional expense shares to \$2,511.63/\$1,088.37.
B obligation confirmed?	Yes	Yes	

Define the comparison

Two independent scenarios; all amounts USD for the stated dates. No annual/monthly conversion is implicit.

Input	Scenario 1	Scenario 2	Meaning / condition
Shared expense total	\$3,600.00	\$3,600.00	Scenario 1 funds NT-01: \$500 saving active. Expense-only remains \$3,600; combined funding is \$4,100.
Expense confirmed?	Yes	Yes	
Saving target status	Active	Inactive	
Shared saving target	\$500.00	\$0.00	
Saving confirmed?	Yes	Yes	Total for the view being compared; use a separate scenario if expense-only and combined custom terms differ.
Optional custom A total	\$2,700.00	\$2,700.00	
Custom confirmed?	Yes	Yes	
Source / agreed basis	Fictional teaching case; monthly take-home and agreed basket.	Fictional alternative; Theo's prior \$400 obligation recognized by agreement.	Describe records or assumptions. For longer notes, select row 25, then Home > Format > AutoFit Row Height. Formulas stay protected.
Recorded on	10/3/2026	10/3/2026	

Excluded personal obligations must still fit inside the displayed personal remainder. Calculation states below are for on-screen inspection.

Scenario 1 | Expenses

USD per defined period. Each column is an alternative; never add the rules together.

Measure	Equal dollars	Proportional	Equal remaining	Custom A amount
A contributes	\$1,800.00	\$2,400.00	\$3,300.00	\$2,700.00
B contributes	\$1,800.00	\$1,200.00	\$300.00	\$900.00
A remainder	\$4,200.00	\$3,600.00	\$2,700.00	\$3,300.00
B remainder	\$1,200.00	\$1,800.00	\$2,700.00	\$2,100.00
A / original pay	30.0%	40.0%	55.0%	45.0%
B / original pay	60.0%	40.0%	10.0%	30.0%
State	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS
Personal transfer	None required by this rule	None required by this rule	None required by this rule	None required by this rule

Personal remainder excludes costs outside the agreed comparison basis. Negative contribution means personal support received. See Inputs for the saving state used by this view.

Scenario 1 | With saving

USD per defined period. Each column is an alternative; never add the rules together.

Measure	Equal dollars	Proportional	Equal remaining	Custom A amount
A contributes	\$2,050.00	\$2,733.33	\$3,550.00	\$2,700.00
B contributes	\$2,050.00	\$1,366.67	\$550.00	\$1,400.00
A remainder	\$3,950.00	\$3,266.67	\$2,450.00	\$3,300.00
B remainder	\$950.00	\$1,633.33	\$2,450.00	\$1,600.00
A / original pay	34.2%	45.6%	59.2%	45.0%
B / original pay	68.3%	45.6%	18.3%	46.7%
State	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS
Personal transfer	None required by this rule	None required by this rule	None required by this rule	None required by this rule

Personal remainder excludes costs outside the agreed comparison basis. Negative contribution means personal support received. See Inputs for the saving state used by this view.

Scenario 2 | Expenses

USD per defined period. Each column is an alternative; never add the rules together.

Measure	Equal dollars	Proportional	Equal remaining	Custom A amount
A contributes	\$1,800.00	\$2,511.63	\$3,500.00	\$2,700.00
B contributes	\$1,800.00	\$1,088.37	\$100.00	\$900.00
A remainder	\$4,200.00	\$3,488.37	\$2,500.00	\$3,300.00
B remainder	\$800.00	\$1,511.63	\$2,500.00	\$1,700.00
A / original pay	30.0%	41.9%	58.3%	45.0%
B / original pay	60.0%	36.3%	3.3%	30.0%
State	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS
Personal transfer	None required by this rule	None required by this rule	None required by this rule	None required by this rule

Personal remainder excludes costs outside the agreed comparison basis. Negative contribution means personal support received. See Inputs for the saving state used by this view.

Scenario 2 | With saving

USD per defined period. Each column is an alternative; never add the rules together.

Measure	Equal dollars	Proportional	Equal remaining	Custom A amount
A contributes	\$1,800.00	\$2,511.63	\$3,500.00	\$2,700.00
B contributes	\$1,800.00	\$1,088.37	\$100.00	\$900.00
A remainder	\$4,200.00	\$3,488.37	\$2,500.00	\$3,300.00
B remainder	\$800.00	\$1,511.63	\$2,500.00	\$1,700.00
A / original pay	30.0%	41.9%	58.3%	45.0%
B / original pay	60.0%	36.3%	3.3%	30.0%
State	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS	Scenario — FITS BASIS
Personal transfer	None required by this rule	None required by this rule	None required by this rule	None required by this rule

Personal remainder excludes costs outside the agreed comparison basis. Negative contribution means personal support received. See Inputs for the saving state used by this view.

Record a voluntary decision

Complete together after comparison. A saved file is a household record, not a determination of legal rights.

Status / agreement ID	Confirmed NT-01; both agreed November 1, 2026.
Names and covered period	Nina and Theo; November 2026; initial two monthly closes.
Selected rule / scenario	Proportional to take-home; Scenario 1 with \$500 saving active.
Expense amounts A / B	Nina \$2,400; Theo \$1,200; shared expense plan \$3,600.
Saving amounts A / B	Nina \$333.33; Theo \$166.67; separate reserve saving \$500.
Personal support amount / direction	No personal support transfer under this agreement.
Income and obligation basis	Monthly take-home \$6,000/\$3,000. Prior personal debts excluded from comparison.
Reason and rejected alternative	Reduce Theo's percentage burden while preserving separate personal money; rejected equal dollars and unapproved apartment upgrade.
Effective date and payment route	Effective November 1; prefund checking last business day before month from confirmed cash; saving by fifth; settlement by eighth.
Review date / responsible actions	Planning review December 20 at 7 p.m.; second close January 5, 2027. Nina enters, Theo checks; rotate in December.