

C1 | Shared-Expense Split Simulator

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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			
Person B			
Period starts			
Period ends			
A take-home income			
A income confirmed?			
B take-home income			Included reduces the comparison basis; Excluded keeps prior costs personal. No automatic debt deduction.
B income confirmed?			
Prior obligations	Excluded	Excluded	
A recognized obligation			
A obligation confirmed?			
B recognized obligation			
B obligation confirmed?			Scenario 2: the \$400 obligation changes proportional expense shares to \$2,511.63/\$1,088.37.

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			Inactive excludes saving without needing a zero. Active requires an amount and Yes.
Expense confirmed?			
Saving target status			
Shared saving target			Total for the view being compared; use a separate scenario if expense-only and combined custom terms differ.
Saving confirmed?			
Optional custom A total			
Custom confirmed?			Describe records or assumptions. For longer notes, select row 25, then Home > Format > AutoFit Row Height. Formulas stay protected.
Source / agreed basis			
Recorded on			

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	PENDING	PENDING	PENDING	PENDING
B contributes	PENDING	PENDING	PENDING	PENDING
A remainder	PENDING	PENDING	PENDING	PENDING
B remainder	PENDING	PENDING	PENDING	PENDING
A / original pay	PENDING	PENDING	PENDING	PENDING
B / original pay	PENDING	PENDING	PENDING	PENDING
State	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT
Personal transfer	PENDING	PENDING	PENDING	PENDING

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	PENDING	PENDING	PENDING	PENDING
B contributes	PENDING	PENDING	PENDING	PENDING
A remainder	PENDING	PENDING	PENDING	PENDING
B remainder	PENDING	PENDING	PENDING	PENDING
A / original pay	PENDING	PENDING	PENDING	PENDING
B / original pay	PENDING	PENDING	PENDING	PENDING
State	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT
Personal transfer	PENDING	PENDING	PENDING	PENDING

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	PENDING	PENDING	PENDING	PENDING
B contributes	PENDING	PENDING	PENDING	PENDING
A remainder	PENDING	PENDING	PENDING	PENDING
B remainder	PENDING	PENDING	PENDING	PENDING
A / original pay	PENDING	PENDING	PENDING	PENDING
B / original pay	PENDING	PENDING	PENDING	PENDING
State	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT
Personal transfer	PENDING	PENDING	PENDING	PENDING

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	PENDING	PENDING	PENDING	PENDING
B contributes	PENDING	PENDING	PENDING	PENDING
A remainder	PENDING	PENDING	PENDING	PENDING
B remainder	PENDING	PENDING	PENDING	PENDING
A / original pay	PENDING	PENDING	PENDING	PENDING
B / original pay	PENDING	PENDING	PENDING	PENDING
State	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT	PENDING / INACTIVE INPUT
Personal transfer	PENDING	PENDING	PENDING	PENDING

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

Names and covered period

Selected rule / scenario

Expense amounts A / B

Saving amounts A / B

Personal support amount /
direction

Income and obligation basis

Reason and rejected alternative

Effective date and payment route

Review date / responsible actions

