

I3 | Contribution & Rebalance Planner

Investing You Can Explain | Groundwell Press | FICTIONAL EXAMPLE | USD | v1.0

Save a personal copy. Gold cells are editable. White cells calculate. Formula protection has no password; unprotect a sheet to inspect it.

Use desktop Microsoft Excel. No macros, links to accounts, live prices, or automatic orders. PDF is a reading aid; it cannot recalculate.

Known zero must be recorded explicitly. Unknown, invalid, and inactive are different states. Changing one input does not confirm other inputs.

1. Define one portfolio scope and one as-of date in Inputs. Include every holding in that scope, including its existing cash. Do not count existing cash as new money again.

2. Enter a nonnegative value and reader-chosen target for each active category. Set value and target states separately. Targets must total 100%; this tool never chooses or normalizes them.

3. Enter NEW dollars available after any transaction allowance. In Results, proposed dollars use positive target shortfalls. Overweight positions receive no new dollars in this method.

4. Rounded cents are assigned by largest fractional remainder; ties use row order. Check the conservation line. The tool models dollars, not prices, shares, or orders.

5. A threshold is a number of percentage POINTS. Missing threshold preserves allocation but leaves review status pending. Review means evaluate; it does not authorize a sale.

Example: \$7,000/\$3,000 at 60%/40% with \$1,000 new gives \$0/\$1,000; after = 63.64%/36.36%. It cannot achieve 60/40 with that contribution.

Read Chapter 7 for no-sale limits and Chapter 8 for a changed personal situation. Educational scenarios, not a personalized allocation recommendation.

Set the scope before the dollars

Active rows must represent the complete scope. Inactive rows require no values.

Portfolio / goal	Morgan: later review scenario					
As-of date (YYYY-MM-DD)	2027-04-03					
NEW dollars, net of costs						\$1,000.00
Review threshold, points						5

Use	Category	Current USD	Value state	Target %	Target state	Account / source
Active	Broad stocks	\$7,000.00	Scenario	60.00%	Scenario	Fictional taxable cash account; 2027-04-03
Active	Bonds	\$3,000.00	Scenario	40.00%	Scenario	Fictional taxable cash account; 2027-04-03
Inactive			Unknown		Unknown	
Inactive			Unknown		Unknown	
Inactive			Unknown		Unknown	
Inactive			Unknown		Unknown	

Input errors cannot be bypassed by pasting: negative values, text in numeric cells, unknown states and target sums other than 100% block the affected results.

Your next contribution, made visible

A proposal in dollars. Check holdings, trading costs and your personal plan before any order.

Ready

Category	Current %	Target %	New USD	After USD	After %	Residual points
Broad stocks	70.00%	60.00%	\$0.00	\$7,000.00	63.64%	3.64
Bonds	30.00%	40.00%	\$1,000.00	\$4,000.00	36.36%	-3.64
Inactive	0.00%	0.00%	\$0.00	\$0.00	0.00%	0.00
Inactive	0.00%	0.00%	\$0.00	\$0.00	0.00%	0.00
Inactive	0.00%	0.00%	\$0.00	\$0.00	0.00%	0.00
Inactive	0.00%	0.00%	\$0.00	\$0.00	0.00%	0.00
Current total USD						\$10,000.00
Assigned USD						\$1,000.00
Unassigned USD						\$0.00
Conservation	PASS: every cent assigned					
Review before	Review due					
Review after	Within chosen threshold					

A partial contribution can reduce drift without reaching the target. Reaching a target may require more new money, a later review, or a deliberate sale decision outside this tool.