

Cash Flow Velocity Spreadsheet

Quick-Start Guide | How to use the workbook in three steps

What this workbook does

The Apex workbook answers three questions: **How much cash do I have left over each month?** **Which debts trap the most cash flow?** And **how quickly could a line of credit (LOC) clear a lump-sum "chunk" of debt?** Work through the tabs from left to right; each one feeds the next.

Color key

Amber cell	Type here. These are the only cells you normally need to change (numbers and rates).
Slate card	Auto-calculated summary. Do not type over these.
Green text	Linked from another tab. Change the source tab instead.
Navy header	Titles and column headings. All formula cells are locked ; to edit them use Review > Unprotect Sheet (no password).

The three steps

1

Map your monthly cash flow **Tab: Cash Flow Audit**

- Enter your monthly **income** and **expenses** in the amber cells. Include every recurring expense, including your minimum debt payments.
- Read the **KPI cards**: **Net Monthly Velocity Capital** is income minus expenses, the monthly surplus that powers the strategy. **Velocity Ratio** shows that surplus as a percentage of income.
- The Debt Payments note reconciles your entry against the Debt Matrix total, so the two tabs tell the same story.

2

Rank your debts by Cash Flow Index **Tab: Debt Matrix (CFI)**

- List each debt's **balance**, **interest rate** and **minimum monthly payment** in the amber cells.
- **CFI = balance divided by minimum payment**. A low CFI means a small balance is tying up a large monthly payment.
- Use the colors: **red (under 50)** Danger Zone, target first; **orange (50-75)** Caution; **green (over 75)** Safe. **Priority Rank 1** (gold) is the lowest CFI and your first target.

3

Simulate a chunk payoff **Tab: Velocity Simulator**

- Enter the **target debt** (typically your Rank 1 debt; the sample uses the Auto Loan), the **LOC limit and APR**, and the **chunk amount**. Net Monthly Velocity Capital is pulled in automatically.
- The **schedule** shows the LOC balance month by month as income is deposited and expenses withdrawn. Months turn green once the LOC is back to \$0.
- The **comparison card** contrasts standard payoff with Apex Velocity: payoff time, estimated interest saved, and the monthly payment freed up. A warning appears if your chunk exceeds the LOC limit.

Key terms at a glance

Term	Meaning
Net Monthly Velocity Capital	Total gross income minus total monthly expenses: the surplus cash available each month.
Velocity Ratio	Net Monthly Velocity Capital as a percentage of gross income.
Cash Flow Index (CFI)	Debt balance divided by its minimum monthly payment. Lower means more cash flow trapped per dollar owed.
Chunk	A lump sum drawn from the LOC and applied to the target debt in one payment.
Velocity payoff	Income is deposited against the LOC and expenses are paid from it, so the average LOC balance falls quickly.

Example: what the sample data shows

\$3,950 Net Monthly Velocity Capital (41.4% Velocity Ratio)	Rank 1 Credit Card A, CFI 25.0 (Danger Zone)	Month 2 \$5,000 chunk cleared from the LOC (about 1.3 months)	~\$1,349 Estimated interest saved on the Auto Loan example
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These figures come from the sample values that ship with the workbook. Your results will differ.

Tips for best results

- **Replace every sample value** with your own before drawing conclusions.
- **Enter rates as percentages** (type 6.5%, not 6.5 or 0.065) and all dollar amounts as **monthly** figures.
- **Keep the tabs consistent.** Your debt payments on the Audit tab should roughly match the Debt Matrix total service.
- **Adding rows:** unprotect the sheet, insert the new row *above* the last row of a list (not below it) so totals and ranks expand, then copy the formulas from the row above.
- **Seeing "N/A" in the Simulator?** Your net monthly cash flow is too low to repay the chunk plus LOC interest. Reduce the chunk or improve your surplus.
- **Save a copy** before experimenting with what-if scenarios.

Important to know

The Simulator is a **simplified educational model**. Interest figures are estimates; real LOCs typically charge variable, daily-balance interest, and results depend on income timing, spending discipline and your lender's terms. Velocity strategies carry risk, particularly if income is interrupted or LOC rates rise. Review your plan with a qualified financial professional before acting. This guide is not financial advice.