



SAVVY SAILING GIRL



The Savvy Sailing Girl Cruising Expenses Spreadsheet

Hi from Sher, Savvy Sailing Girl! This spreadsheet was developed over the first few years of SSG being a full-time, live-aboard, sailor. Hope you find it helpful! Please read the notes, below.

SSG wanted to get an idea about the costs cruising and living aboard and be able to categorize expenses. Over the years, and as SSG started crewing and needing to factor in shared expenses and cruising kitties, she added some sheets and categories and calculations.

Disclaimer

SSG hopes you find this spreadsheet helpful, but does not warranty it at all. You use this at your own risk, knowing that it may contain errors and not function correctly. SSG does not guarantee this spreadsheet and it is not offered as a professional or commercial product. SSG assumes no liability... use this freely, but totally at your own risk!

Notes

1. The SSG Cruising Expenses spreadsheet is comprised of this sheet of notes, 5 category worksheets, and one totals worksheet. The sums from the category worksheets roll up to the Totals worksheet.
2. You will mostly enter information on the category worksheets, detailing purchases and expenses on the appropriate sheet and in the correct month. Take care to ensure you have entered one of the specified expense "types" (different for each sheet), as the totals are calculated based on what the type is.
3. The spreadsheet assumes you are tracking expenses for an entire year, however, this need not be the case. You can change the column headings to be weekly and cover approximately a 3-month period, or change to daily if need be for 12 days of expenses.
4. The spreadsheet is not intended to be so detailed that it makes you crazy calculating down to every last cent and peso. Itemize the larger expenses and leave off the small cash items like going for a coffee. SSG has added a few lines on the bottom of the Totals sheet for cruising kitty cash contributions. Every time you add cash to the kitty/wallet, you jot it down and at the end of the period, calculate how much cash went into the kitty and how much was spent (other than what is documented already on the category worksheets. Put that amount on the Totals sheet under Misc. There is still probably going to be about a 5-10%+/- discrepancy from actual expenses.

5. There are portions of this spreadsheet that still require manual calculation. Specifically, if you have multiple people paying for things rather than a shared cruising kitty, and want to determine how much each person has paid, this spreadsheet will not automatically calculate that for you. SSG uses the following method to account for that.
 - a. assign each person a color and every time someone pays out of pocket for something, put that item in the appropriate text color. At the end of each month, go through the 5 category worksheets and total up the expenses by color.
 - b. on the Totals sheet, there are several lines as example for detailing individual expenses plus any extra amount someone has agreed to pay towards cruising expenses. It's still manual, but not too time consuming if done regularly.
6. Worksheet categories:
 - a. Groceries - although both groceries and alcohol (on board) are detailed on the same sheet, the numbers get added in different locations on the Totals sheet. Alcohol is one of those things that are sometimes paid separately, depending on how different individual's drinking habits and preferences are. So groceries gets added into the "Running Costs", usually shared by all, and alcohol goes into "Additional Costs". If you are sharing costs for beverages, then you'll need to add that back in.
 - b. Boat Detail - these are usually the responsibility of the owner, but SSG has found that every skipper is happy to be able to keep track of these costs along the way, so she added it in.
 - c. Daily Living Detail - these are the running costs, although food is a separate worksheet for ease of use.
 - d. Travel Detail - these are travel and recreation costs not incurred on board, but possibly still shared.
7. Each category worksheet has a few examples so you see how SSG does it. Just delete these before you get started.
8. Okay, time to get started! Enjoy and have fun!

Sher

Screen Shots of Workbook Sheets

SSG Cruising Expenses Spreadsheet – Totals sheet:

BOAT Expenses 2020													
Month:	Jan	Feb	March	April	May	June	Jul	Aug	Sept	Oct	Nov	Dec	Total
Boat repairs (services)	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00
Boat parts	30.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00
Boat care supplies (oils, wax)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Boat living (bedding, dishware)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Boat electronics/nav	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Boat totals	230.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	230.00
Running Costs													
Groceries	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Dining out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Laundry	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00
Diesel/petrol/LPG/electric	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Comms - mail services	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transportation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Slip Fees	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00
Visas, rally & other fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Daily Living totals	320.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320.00
Travel and Rec													
Misc	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Airfare	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accommodations	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00
Food and beverage	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
Transportation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charts, maps, books	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
fees													0.00
Recreation and tours	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Land Travel totals	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00
Additional items													
Alcohol for onboard	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
xxx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add'l totals	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Misc.													
cash spent not listed elsewhere													0.00
xxx													0.00
xxx													0.00
Misc. totals	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total expenses	850.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	850.00
<i>(manual calculations below)</i>													
Balancing Payments:													
Person1 paid (running costs)													
Person2 paid (running costs)													
Person2 paid (agreed contribution)													
Amount Person1 owes Person2													
Amount Person2 owes Person1													
<i>(manual calculations detail cash added to kitty, below, then add amount of cash minus what was itemized into the spreadsheet under misc. above)</i>													
Cruising Kitty deposits:													

SSG Cruising Expenses Spreadsheet – Groceries sheet:

Food and Drink Onboard	Type	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total groceries	groceries	100	0	0	0	0	0	0	0	0	0	0	0
Total alcohol	alcohol	100	0	0	0	0	0	0	0	0	0	0	0
Itemized purchases:													
Costco	alcohol	100											
Safeway	groceries	100											

SSG Cruising Expenses Spreadsheet – Boat Detail sheet:

Boat Costs/Investment	type	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TOTALS		230	0	0	0	0	0	0	0	0	0	0	0
Parts	parts	30	0	0	0	0	0	0	0	0	0	0	0
Electronics	electronics	0	0	0	0	0	0	0	0	0	0	0	0
Living	living	0	0	0	0	0	0	0	0	0	0	0	0
Supplies	supplies	0	0	0	0	0	0	0	0	0	0	0	0
Repairs/Services	repairs	200	0	0	0	0	0	0	0	0	0	0	0
Misc	misc	0	0	0	0	0	0	0	0	0	0	0	0
Itemized purchases and expenses:													
Impellers	parts	30											
Sail drive repair	repairs	200											

SSG Cruising Expenses Spreadsheet – Daily Living Detail sheet:

Running Costs (on/for boat)	type	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TOTALS		220	0	0	0	0	0	0	0	0	0	0	0
car and transportation	car	0	0	0	0	0	0	0	0	0	0	0	0
slip and mooring fees	slip	200	0	0	0	0	0	0	0	0	0	0	0
diesel, petrol, LPG, electric	fuel	0	0	0	0	0	0	0	0	0	0	0	0
dining out	dining out	0	0	0	0	0	0	0	0	0	0	0	0
laundry	laundry	20	0	0	0	0	0	0	0	0	0	0	0
comms - mail, internet, phone	comms	0	0	0	0	0	0	0	0	0	0	0	0
visas, rallies, agents & other fees	fees	0	0	0	0	0	0	0	0	0	0	0	0
Itemized purchases and expenses:													
mooring - Grenada	slip	200											
laundry - Grenada	laundry	20											

SSG Cruising Expenses Spreadsheet – **Travel Detail** sheet:

Travel & living (off-boat) and Rec	type	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TOTALS		200	0	0	0	0	0	0	0	0	0	0	0
misc	misc	0	0	0	0	0	0	0	0	0	0	0	0
airfare	airfare	0	0	0	0	0	0	0	0	0	0	0	0
accommodations	hotel	150	0	0	0	0	0	0	0	0	0	0	0
food and beverage	food	50	0	0	0	0	0	0	0	0	0	0	0
transportation (except airfare)	trans	0	0	0	0	0	0	0	0	0	0	0	0
charts, books, maps	guides	0	0	0	0	0	0	0	0	0	0	0	0
fees	fees	0	0	0	0	0	0	0	0	0	0	0	0
recreation, tours, etc.	rec	0	0	0	0	0	0	0	0	0	0	0	0
Itemized purchases and expenses:													
Airbnb, 3 days - Grenada	hotel	150											
dinner, special place - Grenada	food	50											