Concept demo by Alex Mercer. Made-up builder and project; every name, invoice and dollar amount is example data. Back to the portfolio

PROJECT BUDGET & PAYMENT TRACKER

Where every dollar on the build went.

Budget against paid for each trade, every payment with its receipt status, and the change orders that moved the numbers. Click a category to see its payments.

Project	New build: 3-bed, 2,350 sq ft
Site	00 Example Lane
Numbers as of	Nov 16, 2026

★ EXAMPLE DATA

Remaining balance $186,108.60 — 42% of the revised budget left to pay

Revised budget $445,650 — $434,500 original + $11,150 approved COs

Paid to date $259,541.40 — 23 payments · 58% of budget

Pending change orders $4,650 — 2 waiting on approval, not in budget yet

Missing receipts 5 — $43,400.78 paid without one

Construction loan $243,680 · Owner cash $15,861 · Remaining $186,109

BUDGET VS PAID

By category

Build order | % spent | Most left

CATEGORY	PAID OF REVISED BUDGET	PAID	REMAINING
Permits & Fees — WATCH	92% of $14,500	$13,270.00	$1,230.00
Site Work & Utilities — OVER BUDGET +$2,400 CO	101% of $28,400	$28,650.00	-$250.00
Foundation — WATCH · 1 no receipt	96% of $42,000	$40,400.00	$1,600.00
Framing — ON TRACK +$6,800 CO · 1 no receipt	83% of $77,800	$64,405.00	$13,395.00
Roofing — WATCH	97% of $23,500	$22,730.00	$770.00
Windows & Doors — WATCH	92% of $31,000	$28,450.00	$2,550.00
Plumbing — ON TRACK	55% of $29,500	$16,150.00	$13,350.00
Electrical — ON TRACK +$3,150 CO · 1 no receipt	49% of $30,150	$14,700.00	$15,450.00
HVAC — ON TRACK	48% of $24,000	$9,600.00	$14,400.00
Insulation & Drywall — ON TRACK	30% of $26,500	$7,900.00	$18,600.00
Cabinets & Counters — ON TRACK · 1 no receipt	33% of $36,000	$12,000.00	$24,000.00
Flooring & Tile — NOT STARTED -$1,200 CO	0% of $20,800	$0.00	$20,800.00
Paint & Trim — NOT STARTED	0% of $15,500	$0.00	$15,500.00
Fixtures & Appliances — ON TRACK · 1 no receipt	6.1% of $21,000	$1,286.40	$19,713.60
Contingency — NOT STARTED	0% of $25,000	$0.00	$25,000.00
Total · 15 categories · 58% of $445,650		**$259,541.40**	**$186,108.60**

Revised budget = original budget + approved change orders. Pending change orders are not counted until approved. EXAMPLE DATA

PAYMENTS LOG

Every payment, with its receipt

SEARCH: Vendor, invoice or note · CATEGORY: All categories · METHOD: Any method · PAID FROM: Any source · RECEIPT: All | Missing

Latest 10 of 23 payments · $259,541.40

DATE	PAID TO	CATEGORY	METHOD	PAID FROM	AMOUNT	RECEIPT
Nov 14	**Hearth Supply** HS-55021 · Range hood	Fixtures & Appliances	Card	Owner cash	$1,286.40	! MISSING
Nov 12	**Oak & Iron Cabinetry** OI-0193 · Cabinet deposit · Draw 5	Cabinets & Counters	Check	Construction loan	$12,000.00	! MISSING
Nov 10	**Clearview Windows** CW-6177 · Balance on delivery · Draw 4	Windows & Doors	ACH	Construction loan	$9,850.00	✓ On file
Nov 7	**Volt Line Electric** VL-2318 · Rough-in complete · Draw 4	Electrical	Check	Construction loan	$6,200.00	✓ On file
Nov 5	**Quietwall Insulation** QI-702 · Spray foam, walls · Draw 4	Insulation & Drywall	ACH	Construction loan	$7,900.00	✓ On file
Nov 3	**Brightwater Plumbing** BW-436 · Rough-in, part 2 · Draw 4	Plumbing	Check	Construction loan	$6,350.00	✓ On file
Oct 28	**North Fork Lumber** NFL-88907 · Porch lumber (CO-02) · Draw 4	Framing	Card	Owner cash	$2,214.30	! MISSING
Oct 23	**Summit Roofing** SR-3348 · Roof complete · Draw 4	Roofing	Check	Construction loan	$18,900.00	✓ On file
Oct 20	**Airflow Mechanical** AM-1175 · Ductwork rough-in · Draw 4	HVAC	Check	Construction loan	$9,600.00	✓ On file
Oct 16	**Volt Line Electric** VL-2290 · Rough-in deposit · Draw 4	Electrical	Check	Construction loan	$8,500.00	! MISSING
Total, 23 payments					$259,541.40	

Show all 23 payments

CHANGE ORDERS

What changed, and who signed

APPROVED	PENDING	DECLINED
+$11,150	+$4,650	+~~$9,400~~
4 change orders, in budget	2 change orders, not in budget	1 change order

CO-07 PENDING — **+$1,750**
Add second-floor laundry hookup
Plumbing · Brightwater Plumbing · Nov 11

CO-06 PENDING — **+$2,900**
Black exterior window frames
Windows & Doors · Clearview Windows · Nov 6

CO-05 APPROVED Signed — **-$1,200**
Carpet instead of LVP in two bedrooms
Flooring & Tile · Owner selection · Oct 25

CO-04 APPROVED ! NOT SIGNED — **+$3,150**
Upgrade service panel to 400A
Electrical · Volt Line Electric · Oct 18

CO-03 DECLINED — **+~~$9,400~~**
~~Upgrade to standing-seam metal roof~~
Roofing · Summit Roofing · Oct 1

CO-02 APPROVED Signed — **+$6,800**
Add covered back porch, 12 x 16 ft
Framing · Timberline Framing · Sep 22

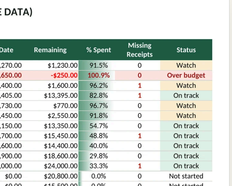
CO-01 APPROVED Signed — **+$2,400**
Rock removal found during foundation dig
Site Work & Utilities · Flatland Excavating · Aug 4

NEEDS ATTENTION

Before the next draw

- **Site Work & Utilities is $250.00 over** — $28,650.00 paid against a revised budget of $28,400.
- **Receipt missing: Keystone Concrete** — $19,400.00 on Aug 29 · KC-2238 · Foundation
- **Receipt missing: Oak & Iron Cabinetry** — $12,000.00 on Nov 12 · OI-0193 · Cabinets & Counters
- **Receipt missing: Volt Line Electric** — $8,500.00 on Oct 16 · VL-2290 · Electrical
- **Receipt missing: North Fork Lumber** — $2,214.30 on Oct 28 · NFL-88907 · Framing
- **Receipt missing: Hearth Supply** — $1,286.40 on Nov 14 · HS-55021 · Fixtures & Appliances
- **CO-04 approved but not signed** — Upgrade service panel to 400A, $3,150.
- **CO-06 waiting on a decision** — Black exterior window frames, $2,900 if approved.
- **CO-07 waiting on a decision** — Add second-floor laundry hookup, $1,750 if approved.

PAID BY MONTH



THE SPREADSHEET

Same numbers, in a real workbook.

The dashboard reads from the same example data as the Excel file. In the workbook, you type the budget once and log payments as they go out. The rollups are plain formulas, so nothing breaks when a row is added.

Download the .xlsx

Tamarack-budget-tracker-DEMO.xlsx · 5 tabs · opens in Excel, Google Sheets or Numbers. Example data.

Budget vs Paid
Original budget, approved change orders, paid, remaining and % spent per category. Over-budget rows turn red; a status column says Watch at 90%.
`=SUMIFS(Payments!F:F, Payments!C:C, A5)`

Payments
Date, vendor, category, draw, invoice, amount, method, source, receipt. Dropdowns on category, method, source and receipt. No receipt turns the row red and flags it.
`=IF(I5<>"Yes", "MISSING RECEIPT", "")`

Change Orders
Approved, pending or declined, signed or not. Only approved ones change the budget; approved but unsigned ones get flagged.
`=SUMIFS(_Amount, _Category, A5, _Status, "Approved")`

Read Me + Lists
How to start with your own numbers, and the dropdown choices in one place. Categories come straight from the budget tab.
`CategoryList = 'Budget vs Paid'!A5:A19`

Tamarack-budget-tracker-DEMO.xlsx

Budget vs Paid · Example new build: 3-bed, 2,350 sq ft (EXAMPLE DATA)

Yellow cells are typed in. Everything else is a formula that pulls from the Payments and Change Orders tabs.

Category	Original Budget	Approved COs	Revised Budget	Paid to Date	Remaining	% Spent	Missing Receipts	Status
Permits & Fees	$14,500	$0	$14,500	$13,270.00	$1,230.00	91.5%	0	Watch
Site Work & Utilities	$26,000	$2,400	$28,400	$28,650.00	-$250.00	100.9%	0	Over budget
Foundation	$42,000	$0	$42,000	$40,400.00	$1,600.00	96.2%	1	Watch
Framing	$71,000	$6,800	$77,800	$64,405.00	$13,395.00	82.8%	1	On track
Roofing	$23,500	$0	$23,500	$22,730.00	$770.00	96.7%	0	Watch
Windows & Doors	$31,000	$0	$31,000	$28,450.00	$2,550.00	91.8%	0	Watch
Plumbing	$29,500	$0	$29,500	$16,150.00	$13,350.00	54.7%	0	On track
Electrical	$27,000	$3,150	$30,150	$14,700.00	$15,450.00	48.8%	1	On track
HVAC	$24,000	$0	$24,000	$9,600.00	$14,400.00	40.0%	0	On track
Insulation & Drywall	$26,500	$0	$26,500	$7,900.00	$18,600.00	29.8%	0	On track
Cabinets & Counters	$36,000	$0	$36,000	$12,000.00	$24,000.00	33.3%	1	On track
Flooring & Tile	$22,000	-$1,200	$20,800	$0.00	$20,800.00	0.0%	0	Not started
Paint & Trim	$15,500	$0	$15,500	$0.00	$15,500.00	0.0%	0	Not started
Fixtures & Appliances	$21,000	$0	$21,000	$1,286.40	$19,713.60	6.1%	1	On track
Contingency	$25,000	$0	$25,000	$0.00	$25,000.00	0.0%	0	Not started
Total	**$434,500**	**$11,150**	**$445,650**	**$259,541.40**	**$186,108.60**	**58.2%**	**5**	

At a glance

Revised budget	$445,650
Paid to date	$259,541.40
Remaining balance	$186,108.60
Approved change orders	$11,150
Pending change orders (not in budget yet)	$4,650
Payments missing a receipt	5
Dollars without a receipt	$43,400.78
Paid from construction loan	$243,680.00
Paid from owner cash	$15,861.40
Categories over budget	1

Read Me | Budget vs Paid | Payments | Change Orders | Lists

The Budget vs Paid tab of the actual .xlsx, opened in a spreadsheet app. Every number comes from formulas over the example payments and change orders.