NILFORGE DIGITAL SOLUTIONS · USER MANUAL

Smart Invoice & Payment Tracker

Know exactly who owes you, and how late they are.

Version 3.0 · November 2026 · Screenshots show this exact version with sample data.

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1. What it does and who it is for

Freelancers and small businesses who send invoices and want to see at a glance who owes them money.

Result: In about 10 minutes: your clients listed, your open invoices entered, and a dashboard showing what is overdue.

- Due dates calculate from your payment terms
- Automatic Paid / Due soon / Overdue status
- Dashboard by client and by issue month
- Check column flags typos, duplicates and overpayments

Capacity (tested): 300 invoices, 100 clients per file.

2. Requirements and compatibility

Program	Status
Microsoft Excel 2016 or newer (Windows)	Built for it: uses only Excel 2016 functions, no macros. Not yet tested in real Excel by Nilforge.
Excel for Mac	No macros are used. Not yet tested on a Mac.
Google Sheets	Not yet verified: use Excel for now. If you try it, sheet protection does not carry over.

LibreOffice Calc 24+	All calculations are verified against independent models in LibreOffice (automated tests).

3. Clean and demo versions

You receive two files. The **clean** file has no data. Use it for your business. The **_DEMO** file is the same tracker filled with sample data, so you can explore every feature first. Cream cells are for typing. Grey cells calculate automatically and are protected (no password).

4. Set up

1 Open the clean file

Use Nilforge_Smart_Invoice_Tracker.xlsx for real data. The _DEMO file is the same tracker filled with examples.

2 Check Settings

Default payment terms (days), the due-soon window, and the as-of date (leave =TODAY()).

Setting	Value	Notes
Default payment terms (days)	30	Used when an invoice's Terms cell is blank
Due-soon window (days)	7	Invoices due within this many days show 'Due soon'
As-of date	11/28/2026	Leave =TODAY() for live status
Currency label	USD	Display only
As-of date in use (calculated)	11/28/2026	If the as-of cell is blank or invalid, today's date is used

3 Add your clients

Clients tab: one row per client. Email is optional and only checked for an @.

Client	Phone (optional)	Email (optional)	Check
Maple Bakery (SAMPLE)		owner@maple.example	OK
Harbour Fitness (SAMPLE)		admin@harbour.example	OK
Lakeview Dental (SAMPLE)			OK
North Trail Media (SAMPLE)		hello@northtrail.example	OK

5. Everyday tasks

Record an invoice

1. Invoices tab: type the Invoice #, pick the Client from the dropdown, type the Issue Date and Amount.
2. Leave Terms blank to use the default, or type days (e.g. 14).
3. Grey columns calculate themselves: Due Date, Outstanding, Status, Days Overdue.

Invoice #	Client	Issue Date	Terms (days)	Amount	Paid Date	Amount Paid	Notes
INV-1001	Maple Bakery (SAMPLE)	08/03/2026	30	$450.00	08/28/2026	$450.00 SAMPLE	
INV-1002	Harbour Fitness (SAMPLE)	08/09/2026	14	$1,200.00	08/21/2026	$1,200.00 SAMPLE	
INV-1003	Lakeview Dental (SAMPLE)	08/15/2026	30	$800.00		SAMPLE	
INV-1004	North Trail Media (SAMPLE)	08/23/2026	30	$2,500.00	09/20/2026	$1,000.00 SAMPLE	
INV-1005	Maple Bakery (SAMPLE)	09/05/2026		$450.00	10/02/2026	$450.00 SAMPLE	
INV-1006	Harbour Fitness (SAMPLE)	09/12/2026	14	$1,200.00		SAMPLE	
INV-1007	Lakeview Dental (SAMPLE)	09/27/2026	30	$950.00		SAMPLE	

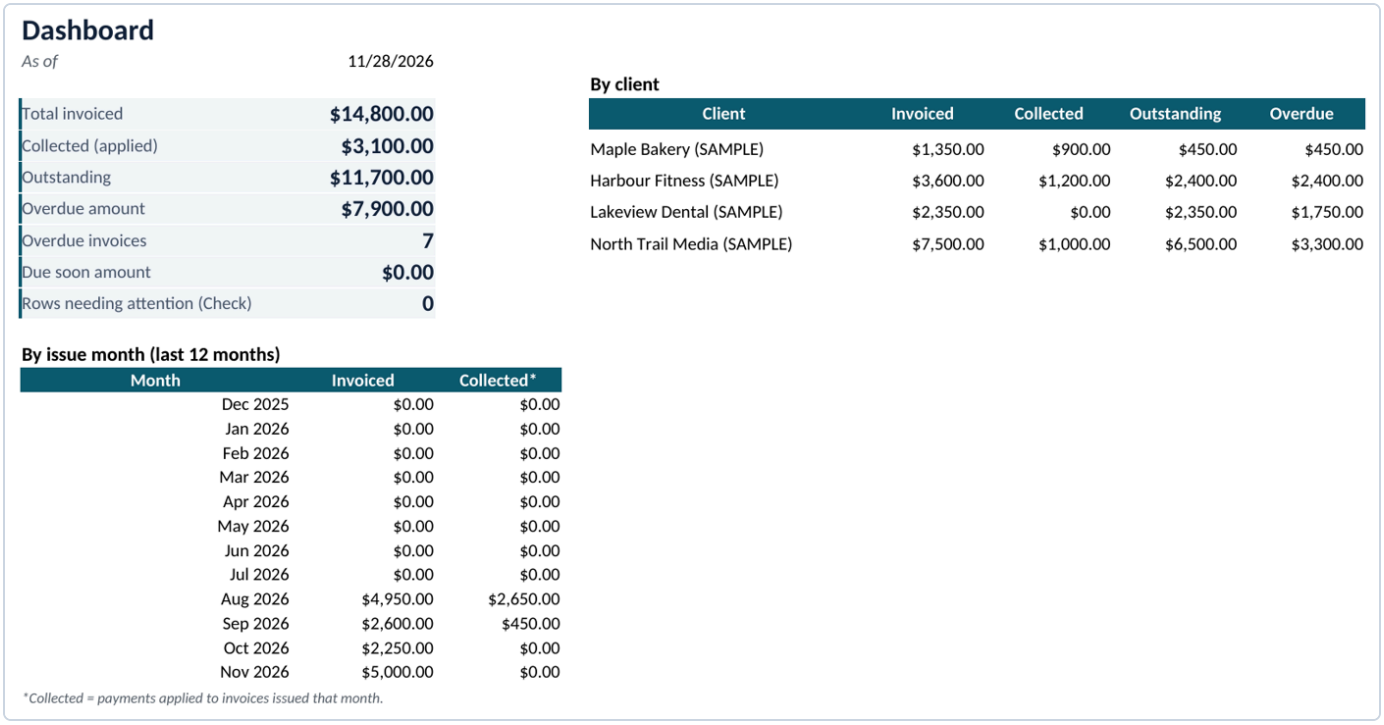
Record a payment

1. On the invoice row, type the Paid Date and Amount Paid.
2. Status becomes Partly paid or Paid; Outstanding drops.

Amount	Paid Date	Amount Paid	Notes	Due Date	Outstanding	Status
$450.00	08/28/2026	$450.00 SAMPLE		09/02/2026	$0.00	Paid
$1,200.00	08/21/2026	$1,200.00 SAMPLE		08/23/2026	$0.00	Paid
$800.00		SAMPLE		09/14/2026	$800.00	Overdue
$2,500.00	09/20/2026	$1,000.00 SAMPLE		09/22/2026	$1,500.00	Overdue
$450.00	10/02/2026	$450.00 SAMPLE		10/05/2026	$0.00	Paid
$1,200.00		SAMPLE		09/26/2026	$1,200.00	Overdue
$950.00		SAMPLE		10/27/2026	$950.00	Overdue

Read the dashboard

1. Dashboard tab: totals, overdue amount and count, every client, and invoiced vs collected by issue month.
2. Rows needing attention counts Check messages that need fixing.



Dashboard

As of 11/28/2026

Total invoiced	**$14,800.00**
Collected (applied)	**$3,100.00**
Outstanding	**$11,700.00**
Overdue amount	**$7,900.00**
Overdue invoices	**7**
Due soon amount	**$0.00**
Rows needing attention (Check)	**0**

By client

Client	Invoiced	Collected	Outstanding	Overdue
Maple Bakery (SAMPLE)	$1,350.00	$900.00	$450.00	$450.00
Harbour Fitness (SAMPLE)	$3,600.00	$1,200.00	$2,400.00	$2,400.00
Lakeview Dental (SAMPLE)	$2,350.00	$0.00	$2,350.00	$1,750.00
North Trail Media (SAMPLE)	$7,500.00	$1,000.00	$6,500.00	$3,300.00

By issue month (last 12 months)

Month	Invoiced	Collected*
Dec 2025	$0.00	$0.00
Jan 2026	$0.00	$0.00
Feb 2026	$0.00	$0.00
Mar 2026	$0.00	$0.00
Apr 2026	$0.00	$0.00
May 2026	$0.00	$0.00
Jun 2026	$0.00	$0.00
Jul 2026	$0.00	$0.00
Aug 2026	$4,950.00	$2,650.00
Sep 2026	$2,600.00	$450.00
Oct 2026	$2,250.00	$0.00
Nov 2026	$5,000.00	$0.00

**Collected = payments applied to invoices issued that month.*

Fix a flagged row

1. The Check column (last column) says OK or explains the problem in plain words.
2. Fix the cream cells on that row; the message changes to OK.



Amount	Paid Date	Amount Paid	Notes	Due Date	Outstanding	Status	Days Overdue	Issue Month	Applied paid	Check
$3,200.00			SAMPLE	01/07/2027	$3,200.00	Open		Nov 2026	$0.00	OK
abc								Nov 2026		Amount must be a number

6. Status meanings

Status	Meaning
Paid	Outstanding is 0.
Partly paid	Some money received, not due yet.
Due soon	Due within the due-soon window (Settings, default 7 days).
Overdue	The due date has passed and money is still outstanding.
Open	Not paid, not due soon.

7. Check messages and how to fix them

Every data tab has a **Check** column. It says OK, or names the problem. Dropdowns block most typing mistakes. Pasted values skip dropdown rules, so the Check column is your safety net. Until you fix them, flagged rows can make totals wrong.

Message	What to do
Amount cannot be negative (credit notes not supported)	Type the amount as a positive number. Credit notes are not supported: reduce the original invoice instead.
Amount must be a number	Retype the amount without text (e.g. 1200, not '1,200 USD').
Amount paid cannot be negative	Type the amount paid as a positive number, or clear it.
Amount paid must be a number	Retype the amount paid as a number.
Client not on Clients list	Add the client on the Clients tab first, or pick an existing name from the dropdown (spelling must match).
Duplicate client name	Two client rows have the same name. Rename one (e.g. add the city) or delete the extra row's text.
Duplicate invoice #	Each invoice number must be unique. Change one of them.
Email looks invalid	Check the email contains an @, or clear it (email is optional).
Invoice # missing	Type an invoice number in column A.
Issue date missing or not a date	Type the issue date as a date (the way your computer's regional settings expect), not text.
Overpaid by…	Amount Paid is higher than Amount. Correct the payment; extra money is not counted as collected.
Paid date before issue date	Check the Paid Date; it is earlier than the Issue Date.
Paid date is not a date	Retype the paid date as a date, or clear it.
Terms must be 0–365 days	Type payment terms between 0 and 365 days.
Terms must be a number of days	Type terms as a number (e.g. 30), not 'Net 30'.

8. FAQ

Does it send invoices or reminders?

No. It tracks invoices. The optional Nilforge Apps Script service can create reminder drafts in Gmail; it is sold separately.

Can I change the currency?

The currency label in Settings is display text. Amounts are numbers in your own currency.

How many invoices can it hold?

300 invoices and 100 clients per file (tested). Start a new copy if you need more.

Why can't I type in grey cells?

They hold the calculations and are protected (no password): Review > Unprotect sheet if you really need to change them.

Is this accounting software?

No. It is a tracking tool, not accounting, tax or legal advice.

Which edition (currency) should I use?

The download includes Canada, US, UK, Australia, EU and Universal editions. They differ only in currency symbol, date display and (Quotes) default tax name and rate; pick the one for where you work.

9. Troubleshooting

Problem	Fix
The Dashboard is blank when the file opens	Click **Enable Editing** (Excel Protected View). The numbers then calculate.
I can't type in a cell	Grey cells are protected calculations. Type only in cream cells. To change a formula: Review > Unprotect sheet (no password).
A dropdown rejects my entry	Add the item to its list first (e.g. the Clients or Categories tab), then pick it.
Dates show as numbers	Home > Number > Short Date.
Printing shows many blank pages	Print areas cover the full capacity, so no data is ever cut off. Filter out blank rows first (Data > Filter, untick Blanks), then print.
Totals look too low	Look at "Rows needing attention" on the Dashboard. Rows with a Check message can make totals wrong. Fix each flagged row (the message changes to OK).
I deleted a whole row and see #REF!	Use Undo (Ctrl+Z). If that's too late, copy the formulas down from the row above, or start again from the clean file. Always clear cells instead of deleting rows.

10. Backup, recovery and updates

- Save a dated copy each month (File > Save As, e.g. tracker_2026-11.xlsx). Keep one copy outside your computer (cloud drive or USB).

- To recover, open the latest copy. If a file is damaged, paste your cream-cell data into a fresh clean file.
- Updates: bug-fix versions are free through your Payhip download link. To move to a new version, copy your cream-cell data (values only: Paste Special > Values) into the new clean file, tab by tab.

11. Licence

For personal use, or use within one business. Do not resell or redistribute the file or its parts. © Nilforge Digital Solutions. This is an organisational tool, not accounting, tax or legal advice.

12. Support

Email **nilforge@gmail.com** with the product name, your program (Excel version) and a screenshot. Replies take up to 2 business days. If the file does not work as described, tell us within 14 days of purchase and we fix it or refund you in full. Custom changes are a paid service.

Manual for version 3.0, generated 2026-11-28 from the verified product specification. Screenshots are real renders of this version.