

A couples budget spreadsheet: a makeover

A full rewrite of a real Etsy listing that shows up on page one for "couples budget spreadsheet" but has only a couple of reviews. Benchmarked against four Bestseller-badged listings from the same search. Ready to paste.

CURRENT COVER · DESCRIBED

Soft pink background. A headline that calls it a couples' expenses planner, a sub-line about personal and shared costs, a beginner-friendly tag, and laptop, tablet and phone mockups of the sheet. A round badge about monthly and annual costs, and a footer noting the app, devices and tab count.

About ten gallery images in total.

Seller artwork is not reproduced in this sample.

LISTING

Budget Planner for Couples: Monthly and Yearly Expenses in Google Sheets (Digital Download)

Etsy · digital download · shop and link withheld

~RM17

sale price (50% off)

<5

reviews · all 5★ · newest mid-2024

Not shown

listing sales (Etsy doesn't publish them)

THE VERDICT

The spreadsheet answers a real couples question ("how much should each of us put aside?") and Etsy already shows it on page one. Shoppers just don't pick it: the title and cover use three different names, the description leads with what it **can't** do, and the only reviews are over two years old. Use the words buyers search for, lead with the answer it gives, and collect fresh reviews.

Listing snapshot

FIELD	OBSERVED ON THE PUBLIC LISTING (18 OCT 2026, VIEWED FROM MALAYSIA)
Title	Budget Planner for Couples: Monthly and Yearly Expenses in Google Sheets (Digital Download) (paraphrased; the original is just over 80 characters)
Price	About RM17 on sale (50% off, with a countdown timer). Prices are as Etsy displays them to a Malaysian visitor.
Reviews	A couple of reviews (under 5), all 5★, all from mid-2024.
Interest	About a dozen favourites. No "Bestseller", "In demand" or "in carts" badge shown.
Sales	Etsy doesn't show sales for a single listing. Shop-level figures are left out of this sample.
Search	Shows up in the organic (non-ad) results on page one of an Etsy search for "couples budget spreadsheet" (logged out; results are personalised and change).
Files	"1 PDF", which holds the link to the Google Sheet.
Gallery	About ten images: cover, a step-by-step how-to, a tab-and-sections overview, fixed, variable and annual expenses, summary box, instructions, a question card, and a cross-sell for other listings.
Description	Roughly 3,000 characters: a strong opening question, features, currency, compatibility, notes, legal notices, FAQs.

Diagnosis: the 5 problems costing sales

- 1 Seen, but not chosen.** Etsy already shows this listing on page one of a high-intent search. The four comps we checked from the same results all carry a Bestseller badge and roughly 50 to 200 reviews. This one has a couple of reviews from mid-2024 and about a dozen favourites. It gets seen; it doesn't get picked.
- 2 Three names for one product.** The title calls it a budget **planner**, the cover calls it an **expenses planner**, and shoppers search for "couples budget **spreadsheet**". The title spends 18 characters on "(Digital Download)", which Etsy already shows. The shop also runs ads for a second couples listing with an almost identical title (its income-and-savings version), and nothing explains the difference.
- 3 It leads with the limits.** The features list and the compatibility notes say (paraphrased):
"one tab, that's all!" · "works in Google Sheets only, it will not work in Excel"
 The Google-Sheets-only warning appears four times across the description and FAQ. One comp sells exactly the same one-tab idea as a benefit (simple, works for any budget period) and has 50+ reviews.
- 4 50/50 only, and it doesn't say so up front.** The gallery shows shared costs split 50/50 automatically. The top comps sell fair-split features: automatic bill splitting with a who-owes-whom summary, or tracking who paid for what. Couples with unequal incomes need to know before they buy.
- 5 Small errors undercut a money product.** Mixed bullet styles, a missing article, a wrong preposition and a doubled word in the currency section. Buyers handing a sheet their finances notice.

Comparable listings that are selling

All four are couples budget spreadsheets from the same Etsy search, each with a Bestseller badge ("high sales volume over the past 6 months"). Figures as displayed on 18 Oct 2026, prices in RM as shown to a Malaysian visitor.

LISTING	PRICE	REVIEWS	DEMAND*	WHAT IT DOES BETTER
Comp A: couples & family budget spreadsheet, Excel + Google Sheets, large multi-tab system	about RM70 (40% off)	~4.8 · ~200	Bestseller + "In demand" note	Sells the couple problem: automatic bill splitting, a who-owes-whom summary, a dashboard for each partner. Tab count and both apps on the cover. A large gallery. Star Seller.
Comp B: monthly + annual couples budget spreadsheet	about RM19 (60% off)	~4.5 · 60+	Bestseller + "In demand" note	Split-expense tracking (who paid for what) as a headline feature. Trust badges on the cover (customer count, five-star count). A dark-mode version linked from the description.
Comp C: "ultimate" couples budget, Sheets + Excel	about RM47 (50% off)	~4.7 · ~90	Bestseller	Buyer words in the title: dual income and shared bills. Clear upgrade path: the description links to the annual version and says how it differs.
Comp D: simple 1-tab couples budget, Google Sheets	about RM12 (35% off)	~4.7 · 50+	Bestseller	The closest match. One tab is sold as simplicity: a single tab you can use for any budget period. The cover lists the app, the tab count and "any currency" as plain benefits.

*Etsy doesn't show sales for a single listing, so "Demand" shows Etsy's own signals only: the Bestseller badge ("high sales volume over the past 6 months") and an "In demand" note where one is displayed. Review counts are the item's own reviews, rounded. Prices are rounded.

Patterns the winners share and the target lacks

1. The buyer's search words.

All four have "couples", "budget" and "spreadsheet" in the title.

2. A couples-specific feature up front.

Bill splitting, who-paid tracking, dual income.

3. Limits framed as benefits.

"1 tab · any currency · beginner friendly".

4. Fresh social proof.

Roughly 50 to 200 item reviews each; two show "In demand" right now.

New title

Couples Budget Spreadsheet for Google Sheets: Shared & Personal Expenses, Annual Bills, Monthly Savings Plan

106 characters. Opens with the exact search phrase, then the three things it does that buyers look for. Drops "(Digital Download)". Readable as a sentence, not a list of tags.

ALT A · simple angle

Simple Couples Budget Spreadsheet: 1-Tab Google Sheets Planner for Shared Bills & Annual Expenses

ALT B · question angle

How Much Should We Each Save? Couples Budget Spreadsheet for Google Sheets, Monthly & Annual Expenses

New cover headline

COUPLES BUDGET SPREADSHEET · "Your fair monthly share, worked out for both of you" · Google Sheets · 1 simple tab · USD / EUR / GBP

Rewritten description, ready to paste

Every shared bill, split fairly, month by month.

This couples budget spreadsheet answers it for you. Enter your shared and personal expenses, monthly and yearly, and it works out **the amount each of you should put aside every month**, so annual bills never catch you out again.

What it does

- 🧑🧑 **Shared + personal expenses** side by side, with a summary box for each partner
- 📅 **Annual bills built in:** insurance, subscriptions and gifts are spread across the months
- 🔄 **Estimate vs actual:** tick one box to compare your plan with what you really spent
- 📊 **Shared costs split 50/50** automatically
- 📁 Organised by type: fixed, variable and annual expenses

Why one tab?

Because simple budgets get used. Everything sits on one clear page: fixed, variable and annual expenses, plus both partners' summaries. At the end of each month, duplicate the tab, update your spending, and you have a fresh month. Use it for as long as you like.

How it works

- 1. Download the PDF from your Etsy purchases and click the link inside
- 2. Click "Make a copy". It's saved to your own Google Drive, and only you can see it
- 3. Follow the step-by-step instructions tab and enter your expenses

What you get

- Google Sheets budget (1 main tab + 1 instructions tab)
- USD, EUR or GBP included. Need another currency? Message me and I'll set it up for you
- Works on computer, tablet and phone with a free Google account

Good to know

- Made for Google Sheets (free). It isn't designed for Excel
- Want extra rows? Message me and I'll add them for you, so the formulas keep working
- Want income and savings tracking too? See my **Lindenmoss Couples Money Hub** in my shop

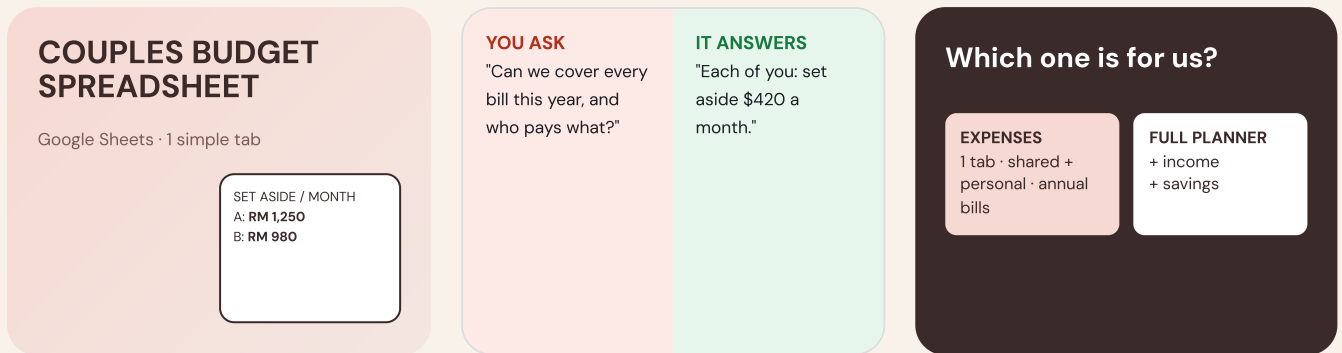
Love it?

A short review helps other couples find it. Thank you!

Instant digital download; no physical item is shipped. For personal use only. Not financial advice. Not affiliated with Google.

What changed: it opens with the question *and* the answer the sheet gives. The one-tab and Google-Sheets-only warnings become one simplicity pitch and one plain line in "Good to know". The 50/50 split is now stated up front, so buyers with unequal incomes aren't surprised (an income-ratio split would be a strong upgrade). The sister listing is named as the upgrade instead of competing with this one. The typos are fixed. About a third shorter. Example names and numbers in the rewrite are fictional; the seller would use their own.

Thumbnail & cover concepts



A · Search-phrase cover

Keeps the current pink style, but the headline now matches the search exactly, and one large summary box shows the answer (sample numbers) instead of three small device mockups.

B · Question → answer

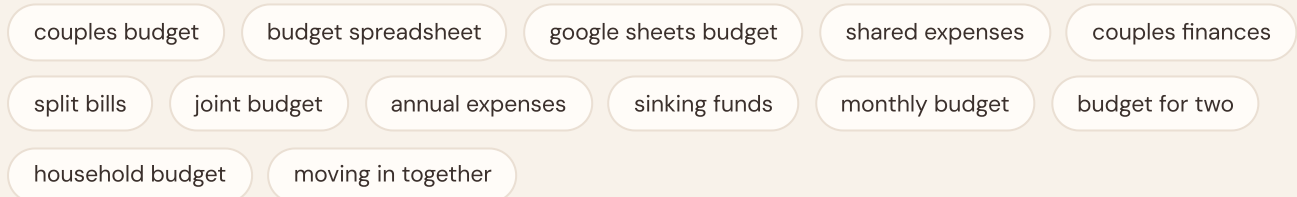
Turns the listing's best line (now buried late in the gallery) into image 2, and pairs the question with its answer. None of the four comps does this.

C · Range card

Replaces the current cross-sell image with a side-by-side that explains how this listing differs from the sister listing. That stops the two from cannibalising each other.

Gallery plan: A as the cover, then B, the existing "4 simple steps" image, the summary box, the fixed / variable / annual sections, and C last. The current section images can stay. Add a 5 to 10 second screen recording of ticking "estimated → actual"; Etsy shows listing videos right in the gallery.

13 tags



All 13 fit Etsy's 20-character limit. They cover the main search ("couples budget", "budget spreadsheet"), the app ("google sheets budget"), the couples jobs (shared expenses, split bills, joint budget) and a life moment (moving in together). The listing's current tags aren't public, so these are a full replacement set. Use the top four in the title and the first two lines of the description too.

Pricing recommendation

RECOMMENDED

~**RM13** until 10 new reviews

Then return to the current sale price (about RM17), keeping the list price as is. Position it clearly as the entry option, with the shop's fuller planner as the upgrade.

Why

- The nearest comp (D, also one tab) sells at about RM12 with **50+** reviews. At about RM17 with a couple of old reviews, this listing costs more and looks less proven.
- Comp B offers monthly and annual tracking plus a split feature at about RM19 with 60+ reviews, only about RM2 more.
- The fuller systems (A, C) sit at about RM47 to RM70. That price room belongs to the shop's fuller planner, not this one.

The ~RM13 price and the 10-review threshold are **ESTIMATE** recommendations based on the comps, not measured results. The sales impact can't be predicted from public data, and listing-level sales aren't public on Etsy. Run the change for 2 to 4 weeks and compare visits-to-orders in Shop Stats.

3 quick wins (under 1 hour total)

15 MIN

Use one name everywhere. Paste the new title, change the cover headline to "Couples Budget Spreadsheet", and replace the 13 tags.

20 MIN

Rewrite the top of the description. Question, answer, what it does, then "Why one tab?". Fix the typos, and say "50/50 split" before the buyer finds it in the gallery.

15 MIN

Ask for reviews the allowed way. Add a friendly "loved it? a quick review helps" line to the instructions tab and the delivery PDF. Etsy's own review reminder does the rest. Never offer anything in exchange for a review.

Before vs after

	BEFORE	AFTER
Title	Budget Planner for Couples: Monthly and Yearly Expenses in Google Sheets (Digital Download)	Couples Budget Spreadsheet for Google Sheets: Shared & Personal Expenses, Annual Bills, Monthly Savings Plan
Naming	"Budget Planner" (title), "Expenses Planner" (cover), near-twin sister listing	"Couples Budget Spreadsheet" everywhere, with the sister listing named as the upgrade
Opening	A good question, then a one-tab warning	Question, then the answer (a monthly set-aside per partner), then "Why one tab?"
Limits	Google-Sheets-only warning repeated 4 times; 50/50 split only shown in the gallery	One plain "Good to know" line; 50/50 stated in the features
Proof	A couple of reviews, mid-2024	Review request in the instructions tab and delivery PDF
Gallery	Device-mockup cover, ends on a cross-sell	Search-phrase cover with a big answer box, question → answer image, range card, short video
Price	About RM17 on sale (50% off)	~RM13 until 10 new reviews, then ~RM17 ESTIMATE

How we built this sample

ITEM	METHOD
Target listing	Public Etsy listing page, viewed in a regular browser on 18 Oct 2026 (MYT), logged out, from Malaysia (prices in RM).
Comparable listings	Four Bestseller-badged listings from the same Etsy search ("couples budget spreadsheet"), each opened and read in full.
Sales figures	Etsy doesn't publish sales for a single listing. We show only Etsy's own Bestseller and "In demand" signals. Shop totals are left out, and all figures are rounded.
Anonymisation	Shop names, seller names and links are withheld. Titles and copy are paraphrased, keeping their flaws. The current cover is described, not reproduced.

Method: public pages only, read-only. The seller was not contacted. Figures were captured 18 Oct 2026 (MYT) and may have changed since. Search placement is personalised and changes often. Figures are rounded. The rewritten copy reuses the seller's own features and claims (currencies, custom rows, private copy). Example names and numbers in the rewrite are fictional; the seller would use their own.