SetBilder

Vintage Card Collecting User Guide

Version 3(0)

What started out several years ago as simply a way to keep track of the costs and approximate values for my 1955 Topps Baseball set has since evolved into an intuitive, well-designed set building application that tracks virtually everything there is to know about each card within a specific vintage set. You will be able to see at a glance:
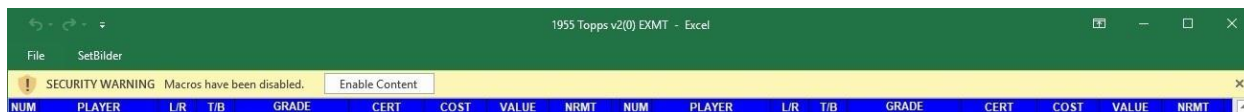
- the 3rd Party Grade for each card in your set along with the total number of cards for each 3rd party grade and grader.
- the Opinion grade for ungraded cards in your set along with total number of cards for each opinion grade designation.
- the Certification Number for each 3rd Party graded card.
- the Average Grade of all cards in your set along with the Weighted Average Grade of all cards in your set.
- the Total Cost of all cards in your set along with the Average Cost per card.
- the Approximate Value of each card in your set along with the approximate Total Value of all the cards in your set.
- the individual Centering Values of each card in your set along with the Average Centering Values for all cards in your set.
- the Total Number of cards you have acquired, and the Total Number of cards still needed to complete your set.
- the Indicators for results on any crossover or attempted crossover on each card from one TPG to another TPG as follows:

Prior to Populating Your Set

Before getting started it is assumed that you have read the SetBilder Quick Start Guide and have completed the following:

- you have allowed Enable Content* in your Working Set workbook.
- you have verified that values are shown in the NRMT column of your Working Set.
- you have created and are using a Working Set copy of your SetBilder Master workbook.

*The "Enable Content" notification is simply alerting you to the fact that SetBilder has underlying programming and is not a regular Excel Spreadsheet. You will need to "Enable Content" the 1st time (only) that you open a new workbook or open a copy of an existing workbook.
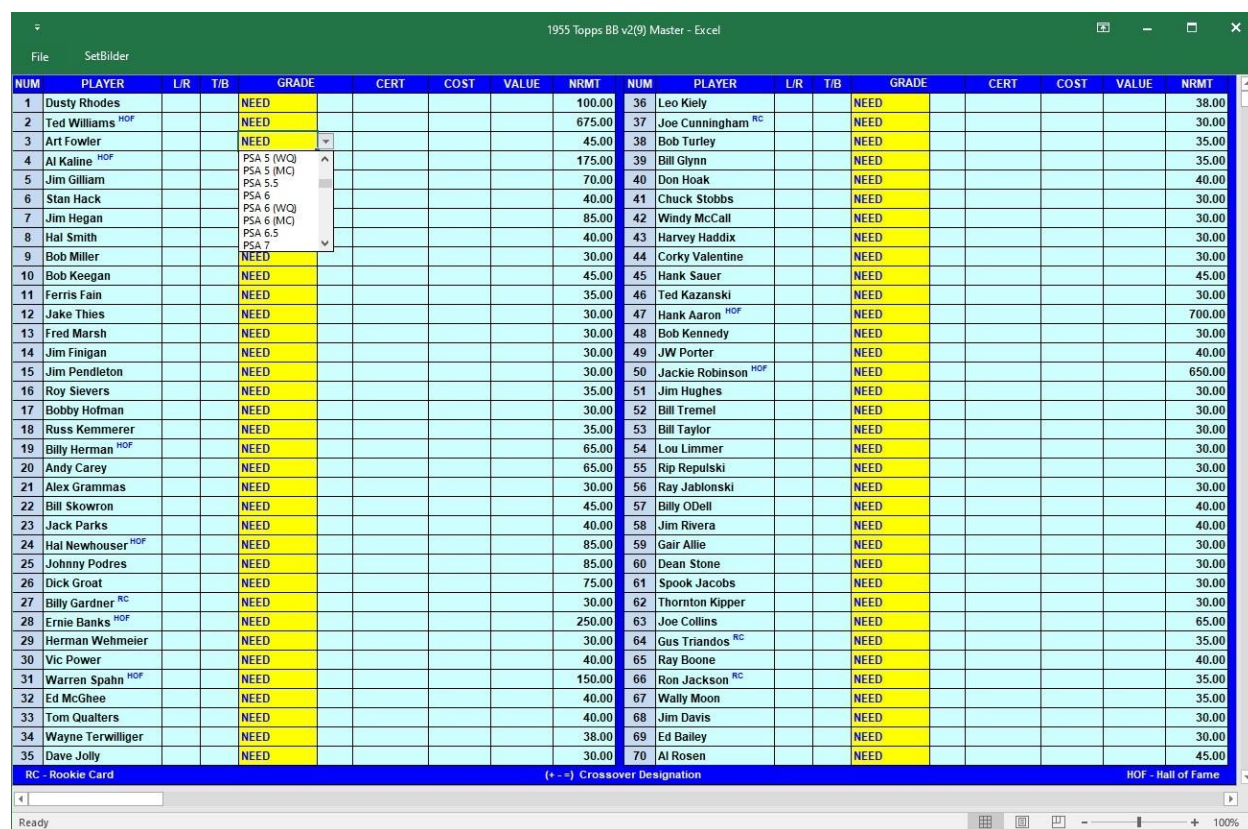
Populating Your Set

Upon opening your SetBilder Working Set – you will see that the set is prepopulated with the following information for each card - Card Number, Player Name and the card's approximate NRMT Value.

This leaves 5 user entry fields to record the condition and cost for each individual card in your set as described below.

Clicking on "NEED" in the GRADE column will display a Drop-Down box that contains every possible grade that could be assigned by each of the top 3 grading companies. These are SportsCard Guaranty Corporation (SGC), Professional Sports Authenticators (PSA), and Beckett Grading Services (BGS). There is also a designation for "OTHER" 3rd Party Grading Companies and also a designation for your Personal "Opinion" grade ranging from POOR through NRMT.

All automated calculations, summarizations and reporting functions are dependent upon the value entered into the "Grade" column and a grade must be the first thing assigned to each card **before** entering any other card criteria.

1955 Topps BB v2(9) Master - Excel

File   SetBilder

NUM	PLAYER	L/R	T/B	GRADE	CERT	COST	VALUE	NRMT	NUM	PLAYER	L/R	T/B	GRADE	CERT	COST	VALUE	NRMT
1	Dusty Rhodes			NEED				100.00	36	Leo Kiely			NEED				38.00
2	Ted Williams HOF			NEED				675.00	37	Joe Cunningham RC			NEED				30.00
3	Art Fowler			NEED				45.00	38	Bob Turley			NEED				35.00
4	Al Kaline HOF							175.00	39	Bill Glynn			NEED				35.00
5	Jim Gilliam							70.00	40	Don Hoak			NEED				40.00
6	Stan Hack							40.00	41	Chuck Stobbs			NEED				30.00
7	Jim Hegan							85.00	42	Windy McCall			NEED				30.00
8	Hal Smith			NEED				40.00	43	Harvey Haddix			NEED				30.00
9	Bob Miller			NEED				30.00	44	Corky Valentine			NEED				30.00
10	Bob Keegan			NEED				45.00	45	Hank Sauer			NEED				45.00
11	Ferris Fain			NEED				35.00	46	Ted Kazanski			NEED				30.00
12	Jake Thies			NEED				30.00	47	Hank Aaron HOF			NEED				700.00
13	Fred Marsh			NEED				30.00	48	Bob Kennedy			NEED				30.00
14	Jim Finigan			NEED				30.00	49	JW Porter			NEED				40.00
15	Jim Pendleton			NEED				30.00	50	Jackie Robinson HOF			NEED				650.00
16	Roy Sievers			NEED				35.00	51	Jim Hughes			NEED				30.00
17	Bobby Hofman			NEED				30.00	52	Bill Tremel			NEED				30.00
18	Russ Kemmerer			NEED				35.00	53	Bill Taylor			NEED				30.00
19	Billy Herman HOF			NEED				65.00	54	Lou Limmer			NEED				30.00
20	Andy Carey			NEED				65.00	55	Rip Repulski			NEED				30.00
21	Alex Grammas			NEED				30.00	56	Ray Jablonski			NEED				30.00
22	Bill Skowron			NEED				45.00	57	Billy ODell			NEED				40.00
23	Jack Parks			NEED				40.00	58	Jim Rivera			NEED				40.00
24	Hal Newhouser HOF			NEED				85.00	59	Gair Allie			NEED				30.00
25	Johnny Podres			NEED				85.00	60	Dean Stone			NEED				30.00
26	Dick Groat			NEED				75.00	61	Spook Jacobs			NEED				30.00
27	Billy Gardner RC			NEED				30.00	62	Thornton Kipper			NEED				30.00
28	Ernie Banks HOF			NEED				250.00	63	Joe Collins			NEED				65.00
29	Herman Wehmeier			NEED				30.00	64	Gus Triandos RC			NEED				35.00
30	Vic Power			NEED				40.00	65	Ray Boone			NEED				40.00
31	Warren Spahn HOF			NEED				150.00	66	Ron Jackson RC			NEED				35.00
32	Ed McGhee			NEED				40.00	67	Wally Moon			NEED				35.00
33	Tom Qualters			NEED				40.00	68	Jim Davis			NEED				30.00
34	Wayne Terwilliger			NEED				38.00	69	Ed Bailey			NEED				30.00
35	Dave Jolly			NEED				30.00	70	Al Rosen			NEED				45.00

Grade drop-down (card 4): PSA 5 (WQ), PSA 5 (MC), PSA 5.5, PSA 6, PSA 6 (WQ), PSA 6 (MC), PSA 6.5, PSA 7

RC - Rookie Card   (+ - =) Crossover Designation   HOF - Hall of Fame

Ready   100%

Selecting a grade will automatically generate a card value based on the selected grade and the values contained in the Price Guide file. As you populate your set keep in mind that selecting "NEED" for any existing card grade effectively **deletes** the card and clears all other related data fields for that particular card.

As an option - Instead of selecting a grade from the Drop Down list – you are also free to manually enter the desired grade. If you choose to type in the grade designation, keep in mind that your entry must match exactly one of the grades available in the Drop-Down list. For example – to enter a PSA 7 graded card the grade value designation must be typed in as "PSA 7". Non-matching freestyle entries (such as PSA7, PSA NRMT, PSA NMT, etc.) will be rejected.

Having successfully selected or entered a card GRADE designation – SetBilder will automatically lookup and display an approximate dollar value in the VALUE column, based on an internal Price Guide File.

Note that for some higher end grades - SetBilder may return "MARKET" in the VALUE column. This is due to high end card values that do not have readily available sales data. See the "Global Adjustments for Card Valuations" section starting on Page 11 for more information on "MARKET" value cards.

There are 5 information fields available for each card after selecting a grade. These entries are:

L/R – Used to record the Left to Right centering values for each card. Centering values can be entered using either the Drop-Down list or entered Freestyle. The Drop-Down L/R list provides every possible centering value (0/100 thru 100/0) in increments of 5. If entering freestyle keep in mind that your entry will need to be in increments of 5 (65/35, 30/70, 50/50, etc.). The values entered here will be used in calculating an overall Side to Side Centering Average for all cards on the Summarization screen.

T/B – Used to record the Top to Bottom centering values for each card. Centering values can be entered using either the Drop-Down list or entered Freestyle. The Drop-Down T/B list provides every possible centering value (0/100 thru 100/0) in increments of 5. If entering freestyle keep in mind that your entry will need to be in increments of 5 (65/35, 30/70, 50/50, etc.). The values entered here will be used in calculating an overall Top to Bottom Centering Average for all cards on the Summarization screen.

Note on centering values - Typically I scan my cards and then use JRuler to measure the borders of each card based on pixels. Simple math then provides a Left to Right percentage value (Left Side Value / (Left Side Value + Right Side Value)) = Centering Value. If the resulting centering value of that calculation is not an exact multiple of 5 then I simply round the number either up or down to the closest 5-point mark (i.e. 43/57 becomes 45/55 and 42/58 becomes 40/60). Whether or not you use a measuring tool or just "eye ball" the centering values - the resulting summarization will provide useful information.

CERT – Used to record the Certification Number assigned by the 3rd Party Grader as indicated on the TPG slab. This field is a freestyle entry and can contain any value that you wish to enter.

COST – Used to record the price you paid for each card and to do the calculations for "Total Cost" and "Average Price Per Card" on the Summarization Screen. This field can contain any numeric value that you wish to enter.

NUM – The card number in the "NUM" column contains a Drop-Down List that can be used for tracking Crossover results. There are four possible choices here. Using card number 123 as an example:

- **Card Number** (**123**) Indicates that that card number 123 has not been sent in for crossover review or that a crossover review result has not been selected. This is the normal default format of the card number.
- **Card Number Minus** (**123-**) Indicates that that card number 123 was sent in for a crossover review and was returned with a lower grade designation or the card was returned as "Did Not Meet Minimum Grade" (i.e. SGC 84 came back as PSA 6).
- **Card Number Equals** (**123=**) Indicates that card number 123 was sent in for a crossover review and was returned with an equal grade designation (i.e. SGC 84 came back as PSA 7).
- **Card Number Plus** (**123+**) Indicates that card number 123 was sent in for a crossover review and was returned with a higher grade than the original grade designation (i.e. SGC 84 came back as a PSA 7.5).

Feel free to use or not use the "**NUM**" options for crossover results as they were created to simply provide a reminder to you, on an individual card basis, and are not part of the overall set summarization. This option was added as I found myself losing track of individual results obtained on Crossover submissions.

As you Populate your workbook with card grades and other related data, your set should begin to look like something similar to this:

Summarization and Set Statistics

The Summarization and Statistics screen is located by clicking on the bottom scroll bar slider to the right. Each click will advance 1 full frame (70 Cards) – keep clicking until you see the "Summarization and Statistics" frame. Here all summary set data is calculated based on the information that you have entered for each card and is a very useful overall view and analysis of your set.

The information contained on the Summarization & Statistics screen is:

- the **TOTAL** number of cards you have currently acquired in your set along with the total number of cards still needed to complete your set.
- the **AVERAGE GRADE** of all cards in your set based on the weight (importance) of all cards being equal across all grades. Simply a math calculation based on the grade entered for each card.
- the **WEIGHTED AVERAGE** grade of all cards based on SGC's published weighting values for each individual card in the set. This calculation takes into consideration the rarity and importance of each card as compared to all others in the set (i.e. a Koufax Rookie card is weighted higher in all grade levels when compared to a common card in equivalent grade levels).
- the **AVERAGE CENTERING** value Side to Side (S/S) and Top to Bottom (T/B) of all cards in your set. Note that the Side to Side calculation is based on the overall centering of cards across the set and not necessarily absolute Left to Right Values. For example, in the summarization shown below, we see a value for S/S (Side to Side) listed as 46/54. This number indicates that the average overall set centering leans towards larger Right borders even though there are probably still cards in the set that are off center from Left to Right. The S/S calculation takes into consideration both Left to Right values and Right to Left values in order to provide an average off-center value. Obviously, with 50/50 being the center of the universe - the closer to that number we can get here – the better.
- the **APPROXIMATE SET VALUE** based on the sum of current Price Guide values for each individual grade and card. The term "Approximate" is used as you may have cards that display "MARKET" for card valuation. See sections "**Adjustment 3 – SetBilder Price Guide Table**" and **Adjustment 4 – SetBilder Price Guide File**" on pages 15 thru 17 for designating custom values on "MARKET" value cards. If none of your card values show as "MARKET" then this number accurately reflects the total Price Guide Value of each individual card in your set. This number should be considered as the approximate "Break" value of your set.
- the **APPROXIMATE SET COST** based on the total sum of your cost entries. The term "Approximate" is used as the result is only as accurate as the values that you enter (or don't enter) for each one of your individual card costs.

SGC			SGC NEW			BECKETT			PSA		
GRADE	**COUNT**	**PERCENT**	**GRADE**	**COUNT**	**PERCENT**	**GRADE**	**COUNT**	**PERCENT**	**GRADE**	**COUNT**	**PERCENT**
Graded SGC 100 - Pristine			Graded SGC NEW 10			Graded BGS/BVG 10			Graded PSA 10		
Graded SGC 98 - 10 Gem			Graded SGC NEW 9.5			Graded BGS/BVG 9.5			Graded PSA 9.5		
Graded SGC 96 - 9.0 Mint			Graded SGC NEW 9			Graded BGS/BVG 9			Graded PSA 9		
Graded SGC 92 - 8.5 NMMT+			Graded SGC NEW 8.5			Graded BGS/BVG 8.5			Craded PSA 9 (WQ)		
Graded SGC 88 - 8.0 NMMT			Graded SGC NEW 8			Graded BGS/BVG 8			Graded PSA 8.5		
Graded SGC 86 - 7.5 NRMT+			Graded SGC NEW 7.5			Graded BGS/BVG 7.5			Graded PSA 8		
Graded SGC 84 - 7.0 NRMT			Graded SGC NEW 7			Graded BGS/BVG 7			Graded PSA 8 (WQ)		
Graded SGC 82 - 6.5 EXNM+	004	1.94%	Graded SGC NEW 6.5	001	0.49%	Graded BGS/BVG 6.5	001	0.49%	Graded PSA 8 (MC)		
Graded SGC 80 - 6.0 EXNM	001	0.49%	Graded SGC NEW 6	001	0.49%	Graded BGS/BVG 6	001	0.49%	Graded PSA 7.5		
Graded SGC 70 - 5.5 EX+			Graded SGC NEW 5.5	001	0.49%	Graded BGS/BVG 5.5	002	0.97%	Graded PSA 7		
Graded SGC 60 - 5.0 EX			Graded SGC NEW 5	001	0.49%	Graded BGS/BVG 5	002	0.97%	Graded PSA 7 (WQ)		
Graded SGC 55 - 4.5 VGEX+			Graded SGC NEW 4.5			Graded BGS/BVG 4.5			Graded PSA 7 (MC)		
Graded SGC 50 - 4.0 VGEX			Graded SGC NEW 4			Graded BGS/BVG 4			Graded PSA 6.5	010	4.85%
Graded SGC 45 - 3.5 VG+			Graded SGC NEW 3.5			Graded BGS/BVG 3.5			Graded PSA 6	029	14.08%
Graded SGC 40 - 3.0 VG			Graded SGC NEW 3			Graded BGS/BVG 3			Graded PSA 6 (WQ)		
Graded SGC 35 - 2.5 Good+			Graded SGC NEW 2.5			Graded BGS/BVG 2.5			Graded PSA 6 (MC)		
Graded SGC 30 - 2.0 Good			Graded SGC NEW 2			Graded BGS/BVG 2			Graded PSA 5.5	002	0.97%
Graded SGC 20 - 1.5 Fair			Graded SGC NEW 1.5			Graded BGS/BVG 1.5			Graded PSA 5	015	7.28%
Graded SGC 10 - 1.0 Poor			Graded SGC NEW 1			Graded BGS/BVG 1			Graded PSA 5 (WQ)		
Total SGC	**005**	**2.43%**	**Total SGC NEW**	**004**	**1.94%**	**Total BECKETT**	**006**	**2.91%**	Graded PSA 5 (MC)		
SET STATISTICS			**OTHER TPG**			**OPINION GRADED**			Graded PSA 4.5		
Cards in Set	206	100.00%	Graded OTHER 10			OPINION (9) MINT			Graded PSA 4		
Cards Acquired	127	61.65%	Graded OTHER 9			OPINION (8) NMMT			Graded PSA 4 (MC)		
Cards Still Needed	079	38.35%	Craded OTHER 8			OPINION (7) NRMT			Graded PSA 3.5		
Slabbed Grades	073	35.44%	Graded OTHER 7			OPINION (6) EXMT	042	20.39%	Graded PSA 3		
Opinion Grades	054	26.21%	Graded OTHER 6	001	0.49%	OPINION (5) EX	012	5.83%	Graded PSA 3 (MC)		
AVG Grade & Weighted AVG	5.77	5.70	Graded OTHER 5	001	0.49%	OPINION (4) VGEX			Graded PSA 2.5		
Average Center S/S & T/B	47/53	53/47	Graded OTHER 4			OPINION (3) VG			Graded PSA 2		
Approximate Set Value	$3,037.50		Graded OTHER 3			OPINION (2) GOOD			Graded PSA 1.5		
Approximate Set Cost	$2,650.42		Graded OTHER 2			OPINION (1) POOR			Graded PSA 1		
Average Cost Per Card	$20.87		**Total OTHER**	**002**	**0.97%**	**Total OPINION**	**054**	**26.21%**	**Total PSA**	**056**	**27.18%**
SGC, BECKETT & PSA BY GRADE											
Slabbed & Graded 8.5	000	0.00%	Slabbed & Graded 7.5	000	0.00%	Slabbed & Graded 6.5	016	7.77%	Slabbed & Graded 5.5	005	2.43%
Slabbed & Graded 8.0	000	0.00%	Slabbed & Graded 7.0	000	0.00%	Slabbed & Graded 6.0	032	15.53%	Slabbed & Graded 5.0	018	8.74%
1955 Topps BB v2(9)			Price Guide Version : FEBRUARY 2020						Copyright 2018 SetBilder		

- the **AVERAGE COST PER CARD** based on the total sum of your cost entries divided by the total number of cards acquired.
- the **TPG OVERALL - TOTAL COUNT & PERCENT** for each different grade range by each of the major 3rd Party Graders (Beckett, PSA, SGC) in your set.
- the **TPG MIDGRADE** - **TOTAL COUNT & PERCENT** for all major 3rd party grades in the Range of 5 (EX) thru 8.5 (NM-MT+). These numbers may or may not reflect the total number of all 3rd party graded cards in the set. It only reflects the count of Beckett, PSA, and SGC Graded cards that are in the 5 (EX) thru 8.5 (NM-MT+) grade ranges.
- the **OPINION GRADED -TOTAL COUNT & PERCENT** based on the total sum of "Opinion graded cards in your set.
- the **CURRENTLY INSTALLED VERSION** of the SetBilder Price Guide is displayed at the bottom of the Summarization screen.

SetBilder Menu

The SetBilder Menu provides additional functionality for the management of your set workbook.

Save This Set As

The "Save This Set As" function will save a copy of the currently open workbook under a new name. This function is useful when creating "working set" copies of the Master workbook to accommodate a different version of your set. (NRMT Set, EXMT Set, Primary Set, etc.). It can also be utilized in any existing SetBilder workbook in order to create an exact duplicate copy of that workbook.

The process for saving a copy is:

- Open the Master workbook or Set workbook that you wish to duplicate.
- Click on SetBilder Menu > Save This Set As.
- You will be presented with a "Save As" dialog box which shows a pre-populated suggested workbook name consisting of (Set Name, Version Number, and "Your Desc"). For example, "**1955 Topps v3(0) Your Desc**".
- Modify the "Your Desc" portion of the name to something that is relevant to the new set. It is recommended that you leave the Set Name and the Version Number as shown so that the new workbook can be easily identified.
- Click "Save".
- The new workbook is both opened and saved into your SetBilder Folder. The original workbook, where you selected "Save As", is not harmed and is left intact.

Print Set No Cost Values

The "Print Set No Cost Values" function will print an exact copy of your set including all cards and summarizations EXCEPT that the values for your cost entries will be blank. I have found that it is useful, at times, to be able to print a complete set listing but not include personal cost information.

Print Set Include Costs

The "Print Set Include Costs" function will print an exact copy of your set including all cards and summarizations including the values for your costs.

If your PC has a PDF Creator program such as Acrobat or Print to PDF capability, which is part of Windows 10, the Print Set options will allow you to save a PDF version of your set workbook.

Update Price Guide Version

Price Guide Updates will periodically be made available in the form of a "Price Guide Update" file. Your original download package will probably not contain the latest version of the Price Guide as it was bundled and current as of the date that the installer was built. Price Guide Updates can be downloaded free of charge from the SetBilder Web Site by navigating to the "Versions" page at SetBilder.com. Run this function from any workbook to update your existing Price Guide.

The process for updating your existing Price Guide file is:

- Download the latest Price Guide Update File for your set, from the "Versions" page of the SetBilder website.

- Click on the SetBilder Menu in your Master Workbook or any one of your Working Set Workbooks and select "Update Price Guide Version".
- You will be presented with a "File Open" dialog box.
- Navigate to and Select the Price Guide Update File that you want to import.
- The system will check to verify that the Price Guide Update file that you selected is valid and compatible with your current Price Guide file. If it is not - you will be alerted, and the process will be cancelled without affecting any of your files.
- Having selected a valid Price Guide Update file - a dialog box will ask you to verify that you want to update your Current Price Guide with the Updated Price Guide. Your choices here are to "Confirm" the Price Guide Update or to "Cancel" the process.
- Upon completion of the update – **ALL** of your same year/same set workbooks will immediately reflect the updated Price Guide values.
- You can verify the Price Guide version installed by scrolling to the Summarization & Statistics screen where the current Price Guide Version is displayed at the bottom of the screen.

Copy Table Changes

Run this function from any workbook to copy customizations of SetBilder Valuation Tables to any other same year/same set workbook. Valuation Table customizations are described in the next section – "**Global Adjustments for Card Valuations**".

Having edited the SetBilder Value Calculations Table(s) in an existing workbook, the process for copying these changes to any other same year/same set workbook is:

- Click on the SetBilder Menu and select "Copy Tables to Working Set".
- You will be presented with a "File Open" dialog box.
- Select an existing same year/same set workbook that you want to copy the changes to.
- The system will check to verify that the destination set that you select here is compatible with the workbook (source) that you are running the process from. For example – you cannot update a 1953 Topps Set using the 1955 Topps Master. You will be alerted if the system detects this error and the process will be cancelled without changing any of your workbooks.
- The processing will copy all table changes from your Source Workbook to the Destination Workbook selected.
- You will be presented with a dialog box stating that the copy was successful.

Update SetBilder Version

Version updates provide new functionality, bug fixes, etc. You are eligible for any new version of your fully licensed version of SetBilder. Upon request, version updates will be provided to you in the in the form of a new SetBilder Installer.

Note that if you have made changes to the "3rd Party Grading Scale Table" or the "Lower Grade Cards Relative Value Table" in your existing Master Workbook, then you can use the "Copy Table Changes"

function (above) to copy these values to the newer updated version Master Workbook. Do this first before proceeding.

The process for updating your existing Working Set workbooks to the newer version is:

- Install the new SetBilder version using the Installer that you just received.
- Open your new version Master - Click on the SetBilder Menu and then select "Update SetBilder Version".
- You will be presented with a "File Open" dialog box.
- Navigate to and Select your existing same year Working Set that you want to upgrade to the new version.
- Click "Open" and SetBilder will import all data from the selected Working Set workbook into an updated version Working Set workbook.
- You will be presented with a "Save As" dialog box which shows a pre-populated suggested workbook name consisting of (Set Name, New Version Number, and "Your Desc"). For example, "1955 Topps v3(0) Your Desc".
- Modify "Your Desc" as needed to indicate the type of set that you are building. (Primary, EXMT, NRMT, etc.) Note that for reference the name of the working set that you are upgrading is shown in the Title Bar of the "Save As" dialog box.
- You can modify the pre-populated workbook name to whatever you wish but best practice would be to leave the Set Name and the Version Number as suggested so that the new workbook can easily be identified.
- Click "Save".

The "Update SetBilder Version" function simply copies your existing set data into an updated version workbook with a new name. No other files are affected and no data is deleted. Your original Working Set Workbook remains unchanged.

⚠️ Note

The "Update SetBilder Version" function will first check to verify that the Workbook that you selected is compatible with the new Version Master Workbook that you are running the process from. For example, you cannot update a 1953 Topps Set using a 1955 Topps Master. You will be alerted if the system detects this error and the process will be cancelled without modifying any of your workbooks.

Additionally, you will be given the option to "Cancel" the process on both the **Open File** dialog box and the **Save As** dialog box. Clicking "Cancel" at either of these points will end the function leaving all workbooks involved unchanged.

Upon completion of the "Update SetBilder Version" function you should now see both the original version and the updated version of the selected workbook. Once you are satisfied that the all of your existing workbooks have been updated successfully – you can safely delete the older version Working Set(s) and the older version SetBilder Master.

Reset Tables to Default Values

Run this function from any Working Set or Master workbook to reset the internal valuation tables back to their default values. The reset to default values function applies to only the workbook that you are running the function from.

Backup Your Stuff

Don't forget to do periodic backups of your Working Sets as these contain card data and table customizations exclusive to you. The data contained in your Working Sets is impossible to restore without a backup. I typically have at least 2 backups of each Working Set – one on a local flash drive and another stored in the cloud or other offsite location. Mater Workbooks (containing no card data) are easily replaced but any customizations you have made will need to be reentered so it doesn't hurt to back these up also.

⚠ Test Drive Now?

Having read this far - you should have all the information that you need to understand the basic functionality and use of SetBilder in tracking your Vintage Card Set.

It is recommended that you stop here and begin to populate your set – if you haven't done so already.

The following section contains details on custom adjustments that will allow you to tailor the SetBilder Card Valuation Engine to match your personal preferences, if desired.

Continue on from here once you have become acquainted and comfortable with the basic functionality in SetBilder.

Section 2

Global Adjustments for Card Valuations

Determining the true value for any collectible is an inexact science at best. The card values in the SetBilder Price Guide File are based on several sources of sales information but ultimately true card values are always determined by what someone is willing to pay for a given card - at a given moment in time. The purpose of displaying a value is to give you a "ballpark" idea of what each one of your individual cards may be worth based on recent sales data.

The default value calculations have served me well for many years – so it is suggested that you refrain from "tweaking" the system too much until you have had a chance to observe the valuations returned over a substantial period of time. Having said that – the following adjustments will allow you to fine tune the valuation system to match your personal preferences.

Adjustment 1 – 3rd Party Grading Scale <u>TABLE</u>

TPG Card Value Calculations Relative to Other TPGs

As 3rd Party Graded Card values are largely based on the current sales data for PSA Graded Cards, there is much discussion as to the actual value for cards graded by companies that **are not** PSA. Additionally, PSA graded cards with a qualifier (WQ) are valued significantly less than the same grade without a qualifier.

I have compensated for this by building a "weighting" system based on both the 3rd party grading company and the presence of PSA qualifiers.

The default SetBilder **3rd Party Grading Scale Table** calculates individual card values as follows:

- PSA, SGC, SGCNEW & BGS graded cards will return identical values for all "Non-Qualifier" grade levels.

- Starting with Grade 4 (VGEX) and continuing thru Grade 10 (GEM) all cards designated as "OTHER" will return values equivalent to 2 full points lower than the 3 major grading companies. For example – a card designated as OTHER 7 (NRMT) will return a value equivalent to a PSA 5 (EX).

- PSA Graded cards with a qualifier (WQ) will return values equivalent to a grade 2 full grade points lower. For example – a PSA 7 (OC) card will return a value equivalent to a PSA 5 (EX). In selecting a grade - PSA (WQ) is used to denote cards that are designated as OFF CENTER (OC), PRINTER DEFECT (PD), STAIN (ST), & MARK (MK).

- PSA Graded cards with a Miscut (MC) qualifier will return values equivalent to a grade 3 full points lower. For example – a PSA 7 (MC) card will return a value equivalent to a PSA 4 (VGEX).

  Having the (MC) qualifier on a PSA slab is almost like the "Kiss of Death" and pricing data for (MC) cards reflect very low sale prices. On PSA's website - Miscut (MC) cards are listed under the heading of "**No Grade Definitions**" stating that:

*"If the grade of your card is listed with one of the following grades,
this card was determined to be ungradable for the following reasons."*

*"**N-8 Miscut** - This term is used when the factory cut is an abnormal cut.
You will not be charged the grading fee.*

- The table below illustrates the wide range of values returned based on the default settings, the presence of PSA Qualifiers, and the 3rd Party Grading Company.

NUM	PLAYER	L/R	T/B	GRADE		CERT	COST	VALUE	NRMT
31	Warren Spahn *HOF*	55/45	45/55	PSA 7	70%			150.00	150.00
31	Warren Spahn *HOF*	55/45	45/55	SGC 84	70%			150.00	150.00
31	Warren Spahn *HOF*	55/45	45/55	SGCNEW 7	70%			150.00	150.00
31	Warren Spahn *HOF*	55/45	45/55	BGS 7	70%			150.00	150.00
31	Warren Spahn *HOF*	55/45	45/55	OTHER 7	50%			40.00	150.00
31	Warren Spahn *HOF*	55/45	45/55	PSA 7 (WQ)	50%			40.00	150.00
31	Warren Spahn *HOF*	55/45	45/55	PSA 7 (MC)	40%			26.00	150.00

As you may disagree with the default settings used for calculating values based on the Third Party Grading Company or PSA Qualifier - you can modify the parameters used for those calculations. If you choose to modify the **3rd Party Grading Scale Table** - note the following:

- Changes to the 3rd Party Grading Scale Table can be made either individually in each one of your Working Set workbooks or in your Master Workbook or both.
- By making the changes in your Master Workbook – any <u>new</u> Working Set Workbook created from that Master Workbook will automatically inherit your changes.
- You can use the **"Copy Table Changes"** function in the SetBilder Menu to copy your changes to any other workbook **OR** you can manually make the changes in each one of your different Working Set workbooks.
- The 3rd Party Grading Scale Table is located by scrolling to the left-most frame and then scrolling down in your workbook.
- The values in the "Factor" column can be changed using the Drop-Down List.
- Factor values are in the range of 10 (POOR) to 100 (GEM) in increments of 5.
- Each change of the Factor value by 5 either up or down, represents a 1 grade level or a ½ point change in the valuation calculation either up or down.
- The **"Reset Tables to Default Values"** function located in the SetBilder Menu, will revert any 3rd Party Grading Scale Table changes back to their default values.
- A Note on GAI Graded Cards – In the early builds for SetBilder I had included a separate category for GAI Graded Cards on the Summarization Screen as they were very well respected at one time. With the demise of the original company the bottom has fallen out on GAI Graded cards and they are now relegated to OTHER TPG status. If you do have some GAI graded cards, I would recommend that you send them in for crossover to any of the 3 major TPGs. I have been pleasantly surprised at most of my original GAI crossover returns and GAI Slabs with the "1st Graded" designation generally have done better than expected.

Default Values for the 3rd Party Grading Scale Table

3rd PARTY GRADING SCALE TABLE

Grade	SGC	PSA	FACTOR
NEED			
POOR	10	1	10
PSA 1			10
SGC 10			10
BGS 1			10
SGC NEW 1			10
FAIR	20	1.5	15
PSA 1.5			15
SGC 20			15
BGS 1.5			15
SGC NEW 1.5			15
GOOD	30	2	20
PSA 2			20
SGC 30			20
BGS 2			20
SGC NEW 2			20
OTHER 2			10
GD-VG	35	2.5	25
PSA 2.5			25
SGC 35			25
BGS 2.5			25
SGC NEW 2.5			25
VG	40	3	30
PSA 3			30
PSA 3 (MC)			10
SGC 40			30
BGS 3			30
SGC NEW 3			30
OTHER 3			15
VG+	45	35	35
PSA 3.5			35
SGC 45			35
BGS 3.5			35
SGC NEW 3.5			35
VGEX	50	4	40
PSA 4			40
PSA 4 (MC)			10
SGC 50			40
BGS 4			40
SGC NEW 4			40
OTHER 4			20

3rd PARTY GRADING SCALE TABLE

Grade	SGC	PSA	FACTOR
VGEX+	55	4.5	45
PSA 4.5			45
SGC 55			45
BGS 4.5			45
SGC NEW 4.5			45
EX	60	5	50
PSA 5			50
PSA 5 (WQ)			30
PSA 5 (MC)			20
SGC 60			50
BGS 5			50
SGC NEW 5			50
OTHER 5			30
EX+	70	5.5	55
PSA 5.5			55
SGC 70			55
BGS 5.5			55
SGC NEW 5.5			55
EXMT	80	6	60
PSA 6			60
PSA 6 (WQ)			40
PSA 6 (MC)			30
SGC 80			60
BGS 6			60
SGC NEW 6			60
OTHER 6			40
EXMT+	82	6.5	65
PSA 6.5			65
SGC 82			65
BGS 6.5			65
SGC NEW 6.5			65
NRMT	84	7	70
PSA 7			70
PSA 7 (WQ)			50
PSA 7 (MC)			40
SGC 84			70
BGS 7			70
SGC NEW 7			70
OTHER 7			50

3rd PARTY GRADING SCALE TABLE

Grade	SGC	PSA	FACTOR
NM+	86	7.5	75
PSA 7.5			75
SGC 86			75
BGS 7.5			75
SGC NEW 7.5			75
NMMT	88	8	80
PSA 8			80
PSA 8 (WQ)			60
PSA 8 (MC)			50
SGC 88			80
BGS 8			80
SGC NEW 8			80
OTHER 8			60
NM-MT+	92	8.5	85
PSA 8.5			85
SGC 92			85
BGS 8.5			85
SGC NEW 8.5			85
MINT	96	9	90
PSA 9			90
PSA 9 (WQ)			70
PSA 9 (MC)			60
SGC 96			90
BGS 9			90
SGC NEW 9			90
OTHER 9			70
NM-MT+	92	8.5	85
GM-MT	98	9.5	95
PSA 9.5			95
SGC 98			95
BGS 9.5			95
SGC NEW 9.5			95
GEM	100	10	100
PSA 10			100
SGC 100			100
BGS 10			100
SGC NEW 10			100
OTHER 10			80

And finally, a thought on "Opinion" grades. Although SetBilder excels when dealing with 3rd Party Graded cards, you can also select from a range of "Opinion" grades (POOR 1 thru MINT 9) using the Grade Drop Down List when populating your set. Be aware that SetBilder will assume that your Opinion Grade is 100% accurate and the default values returned for Opinion Graded cards are identical to their default TPG (BGS, SGC, PSA) equivalents. As you may be very good at consistently determining what a NRMT or better card looks like - after many years of looking at cards I know that I am not so typically I will restrict my personal "Opinion" grade of any raw vintage card to EXMT or lower. Once again, keep in mind that that valuations displayed are intended to be approximate values only as the true value of any card is always determined by what someone is willing to pay at a given moment in time. The purpose of displaying a value is to give you a "ballpark" idea of what each one of your individual cards may be worth based on recent sales data.

Adjustment 2 – Lower Grade Cards Relative Value TABLE

Card Value Calculation for Low to Mid-Grade Cards

⚠️ Note

This adjustment is not available for sets that DO have readily available pricing information for card grade values in the range of POOR (1) thru VGEX (4). Pricing information in the range of POOR (1) thru VGEX (4) is typically not found in any compiled format for Post War card sets from 1949 and later. PSA accounts for this by publishing the following general guidelines for valuations which have been adopted in SetBilder.

PSA VG-EX 4	valued at 60%-65% of the PSA 5 grade	*SetBilder default value is 65%
PSA VG 3	valued at 65%-75% of the PSA 4 grade	*SetBilder default value is 75%
PSA Good 2	valued at 65%-75% of the PSA 3 grade	*SetBilder default value is 75%
PSA PR 1	valued at 65%-75% of the PSA 2 grade	*SetBilder default value is 75%

The percentage values can be adjusted in order to change the calculation used to determine the values returned for POOR (1) thru VGEX (4) graded cards. These adjustments can be made by changing the "Percentage of Value" number in the **Lower Grade Cards Relative Value Calculation Table** which is located just below the "3rd Party Grading Scale Table".

LOWER GRADE CARDS RELATIVE VALUE CALCULATION TABLE		
Grade 4 Valued at what %	65	of Grade 5
Grade 3 Valued at what %	75	of Grade 4
Grade 2 Valued at what %	75	of Grade 3
Grade 1 Valued at what %	75	of Grade 2
PSA Published Standards		
PSA 4 valued at 60%-65% of PSA 5 grade		
PSA 3 valued at 65%-75% of PSA 4 grade		
PSA 2 valued at 65%-75% of PSA 3 grade		
PSA 1 valued at 65%-75% of PSA 2 grade		

If you choose to modify the Lower Grade Cards Relative Value Table - note the following:

- Changes to the **Lower Grade Cards Relative Value Table** can be made to any Working Set Workbook.
- Values can be edited by clicking on the numeric percentage value and then selecting a new value from the Drop-Down List.
- Valid percentage values are in the range of 10 to 100 in increments of 5.
- Changing the percentage values for grades 1 thru 4 will also change the values returned for each of the associated ½ point grades (1.5, 2.5, 3.5, 4.5) as ½ point value calculations are determined by the full point value calculations.
- Once you have made the changes in a given workbook, you can either use the "**Copy Table Changes**" function to update each one of your existing Working Set workbooks or manually update them as well.

- Use the "Reset Tables to Default Values" function in the SetBilder Menu if you want to revert your tables back to the default values.

Table Value changes are local to each workbook. Remember to either make changes to each individual working set workbook OR use the "Copy Table Changes" function to update other workbooks with your current changes if desired.

⚠️ Note

Using the "Reset Tables to Default Values" function in the SetBilder Menu will revert **BOTH** the **3rd Party Grading Scale Table** and the **Lower Grade Cards Relative Value Calculation Table** tables back to their original default values.

Adjustment 3 – SetBilder Price Guide TABLE
Market Value for High End Graded Cards MINT+ (9.5) and GEM (10) Cards

Vintage cards rarely hit the upper end of a major 3rd Party grading scale especially when it comes to grades 9.5 (MINT+) and 10 (GEM). Because of this there is extremely limited, if any, consensus on the actual value for these superstar cards. Values are typically the market value as determined by "one off" sales at high-end Auction Houses. SetBilder by default will return "MARKET" in the VALUE column for grades 9.5 (MINT+) and 10 (GEM) as illustrated below.

NUM	PLAYER	L/R	T/B	GRADE		CERT	COST	VALUE	NRMT
123	Sandy Koufax RC HOF	50/50	50/50	PSA 9	90%			125000.00	2500.00
123	Sandy Koufax RC HOF	50/50	50/50	PSA 9.5	95%			MARKET	2500.00
123	Sandy Koufax RC HOF	50/50	50/50	PSA 10	100%			MARKET	2500.00

If you have a TPG graded card in either of these grades, then you obviously know what your "Market" value is based on your purchase price and you can edit the SetBilder Price Guide Table in your Working Set to reflect that value.

The SetBilder Price Guide Table is found by scrolling to the right past the "Summarization & Statistics" screen. Continue scrolling until you see the grade column headings for MINT+ 95 and GEM 100. You will see that each value for these grades is listed as "MARKET".

NRMT+	NMMT	NMMT+	MINT	MINT+	GEM		
75	80	85	90	95	100		FEBRUARY 2020
75.0%	80.0%	85.0%	90.0%	95.0%	100.0%		
140.00	200.00	475.00	1200.00	MARKET	MARKET	1	Dusty Rhodes
975.00	3000.00	6500.00	13500.00	MARKET	MARKET	2	Ted Williams
125.00	350.00	1000.00	4500.00	MARKET	MARKET	3	Art Fowler

Locate the desired Card Number/Player and edit the "MARKET" value field to reflect your opinion on what the actual value should be. Make sure that your entry is a numeric value as ONLY numeric values will be included in the calculation for total value of your set.

Edits for "MARKET" value cards, in your Working Set(s), will remain intact unless/until you change them again. Future SetBilder Version & Price Guide updates **will not** overwrite your custom "MARKET" value edit(s) in the Price Guide Table.

Note that the total shown for "**Approximate Set Value**" on the "Summarization & Statistics" page does not Include values for cards designated as "MARKET" value. The Summarization Screen will alert you to the existence of "MARKET" values in your Working Set with a message located just below the "Set Statistics" information box.

Adjustment 4 - SetBilder Price Guide FILE
Market Value Designation for Special Case Cards
On rare occasions there is no available pricing information for a given card in lower grades such as NMMT+ (8.5) or MINT (9) condition so these values are also designated as "MARKET" in the Price Guide File. On even rarer occasions there is no pricing information available for a card graded in EXMT (6) thru NMMT (8) conditions. This typically means that the card in the designated condition has never been assigned a grade by any of the top 3 TPGs or if the card in the designated condition has been assigned a grade by any of the top 3 TPGs then there is no readily available online sales data for the card in that grade.

If you find that one or more of your cards is returning "MARKET" in the Value column you can edit that value in the **SetBilder Price Guide File** to reflect your opinion on the value of the card in that specific grade.

The process for adjusting these "Special Case" Market values is as follows:

- The SetBilder Price Guide File is located in the **C:/SetBilder** folder on your PC. (for example - C:/SetBilder/ Price Guide – 1955 Topps BB).
- Navigate to your Price Guide File and open by double clicking on it.
- Any card value with a designation of "MARKET" can be edited to reflect your opinion on the actual value of the card.
- Make your Edits carefully and then Save the modified Price Guide File (Save is located under the "FILE" Menu).
- DO NOT save the Price Guide File with a different name.
- DO NOT use the "Save As" function – Use the "Save" function.
- DO NOT move the Price Guide File out of the SetBilder folder.
- Edits for Special Case "MARKET" value cards in the **SetBilder Price Guide File** will remain intact during any subsequent "Price Guide Updates" until such time as:
  - you change them **OR**
  - actual pricing data becomes available in a future Price Guide Update

How It Works

SetBilder was developed around four different concepts that interact with each other to provide a set building/tracking system that allows for a wide range of personal customization. The functionality of each one of these concepts is described below.

Master Workbook

- Create Working Set copies from the Master Workbook using the "Save Set As" function in the SetBilder Menu. There is no limit to the number of Working Set copies created.
- Do Not use the SetBilder Master Workbook as a Working Set for your collection.
- Make changes to the "3rd Party Grading Scale Table" in the Master Workbook and then use the "Copy Table Changes" function to update your existing Working Set Workbooks.
- Make changes to the "Lower Grade Cards Relative Value Calculation Table" in the Master Workbook and then use the "Copy Table Changes" function to update your existing Working Set versions.
- Run SetBilder Version Updates from the Master Workbook SetBilder Menu to upgrade Working Sets to the latest version
- If you have made Table Changes in your current Master Workbook **AND** you have received an Updated Version Master Workbook – Make sure that you use the "Copy Table Changes" function to copy your Table edits over to the New Mater before upgrading your existing Working Sets.
- **SetBilder Price Guide File Updates** can be run from the Master Workbook SetBilder Menu

Working Set Workbook

- Working Set Workbooks are the primary workbooks used in building and tracking your set.
- Multiple Working Sets can be created to accommodate each different type of Same Year set that you want to build (EXMT, NRMT, TPG, etc.)
- Working Set copies created using the "Save As" function in the Master Workbook will inherit all values in the Master Workbook at the time of the Working Set creation.
- Edit "MARKET" values for Grades 9.5 and 10 in the Working Set Price Guide Table.
- Subsequent SetBilder Version Updates will not overwrite "MARKET" Value edits in your Working Set. – All "MARKET" Value edits will remain intact unless/until you change them.
- **SetBilder Price Guide File** Updates can be run from any Working Set SetBilder Menu.

Price Guide File

- The Price Guide **FILE** is created during the SetBilder Install and is located on your C:/ Drive in the SetBilder folder.
- Can be updated periodically using the Update Price Guide function as updated pricing files are created and made available to you.
- Typically, does not contain editable values except in "Special Cases" where there is no existing sales data for a specific card grade and the card value is designated as "MARKET".

- Will normally be overwritten with pricing values when performing Price Guide Updates from the SetBilder Menu **except for** your user defined values that have been manually entered to replace original "MARKET" designations.
- Custom values that you enter for "MARKET" values are typically not overwritten during Price Guide File Updates **UNLESS** previously unavailable pricing data becomes available and is added to a Price Guide Update.

Price Guide <u>Table</u> (Post War Versions)

- The Price Guide **TABLE** Is located by scrolling to the right past the Summarization Screen.
- The Price Guide **TABLE** Is a Local Table specific to each Working Set Workbook.
- Pulls default data in real time from the Price Guide **FILE** for each card and each card grade in the range of 5 (EX) thru 9 (MINT).
- Calculates returned values for cards grading 1 (POOR) thru 4.5 (VGEX+) based on the values set in the "Lower Grade Cards Relative Value Table".
- Calculates returned values for cards grading 5 (EX) thru 9 (MINT) based on the values set in the "3rd Party Grading Scale Table".
- Allows user defined values for "MARKET" designations on cards grading 9.5 (MINT+) and 10 (GEM).
- "MARKET" value changes in the Price Guide Table are not overwritten during either SetBilder Version Updates or Price Guide File Updates – "MARKET" value changes will remain intact unless/until you change them.

Price Guide <u>Table</u> (Pre War Versions)

- The Price Guide **TABLE** Is located by scrolling to the right past the Summarization Screen.
- The Price Guide **TABLE** Is a Local Table specific to each Working Set Workbook.
- Pulls default data in real time from the Price Guide **FILE** for each card and each card grade in the range of 1 (POOR) thru 9 (MINT).
- Allows user defined values for "MARKET" designations on cards grading 9.5 (MINT+) and 10 (GEM).
- "MARKET" value changes in the Price Guide Table are not overwritten during either SetBilder Version Updates or Price Guide File Updates and "MARKET" value changes will remain intact unless/until you change them.

⚠ Note

Located at the bottom of the **Price Guide Table** you will find a calculation for the approximate break value of a complete set in each specific grade level. I added this calculation simply because it was too easy to not add it. I doubt that most people will end up with a complete set with each card in an identical grade but it is a bit interesting.

In Closing

Thanks very much! I hope you find SetBilder as useful as I have, and welcome any comments, suggestions, or criticisms that you may have. A detailed description and a screenshot would be helpful if you are experiencing any issues.

I can be contacted via email at SetBilder@otelco.net or on the website https://www.SetBilder.com by clicking on the "Contact Me" button. You can expect a response within 24 hours.

I can also be contacted on the Net 54 forums (screen name: toledo_mudhen) as I usually check in there at least once a day. If you are not familiar with Net 54 www.net54baseball.com – give it a look as lots of knowledgeable collectors log in daily to discuss a wide variety of hobby related topics.