PAYCHECK BUDGET WORKSHEET

What's safe to spend before payday

Two inputs and a subtraction. Write in today's balance and the bills due before your next pay lands. What's left after them is the figure most budgets never show you.

TODAY'S BALANCE	NEXT PAYDAY	DAYS UNTIL THEN
The number in your account right now.	Date the next income lands.	This worksheet covers only those days.

1 Bills due before that payday

Only the ones that fall inside the window. A bill that has already left the account is ticked and left out of A. Anything due after your next pay belongs to the next cycle, or to the set-aside sheet.

BILL	DUE ON	AMOUNT	PAID?
Spoken for before payday		**A**	

2 Money set aside for the bills that come later

From the sinking-funds sheet: rego, insurance, rates. That money is still in the account, but it is spoken for, so it comes off the balance too. Skip this block if you don't set anything aside yet.

SET ASIDE FOR	ALREADY SET ASIDE	THIS PAY'S SLICE	AFTER THIS PAY
Set aside after this pay (already set aside + slice, all bills)			**B**

3 The subtraction

BALANCE	−	A · SPOKEN FOR	−	B · SET ASIDE	=	SAFE TO SPEND

A is the line the bills need. A balance below A means something due before payday doesn't get paid. Keep Above calls it Critical.

A + B is the line where the later bills stay on track too. Keep Above calls it Safe. What's above it is safe to spend.

Redo it when the balance changes. Nothing here needs a spending history; only the balance and the bills.