PAYDAY RESET

Map the money before it leaves.

Complete this on payday. Use exact due dates and current balances rather than estimates.

PAY DATE	TAKE-HOME PAY	NEXT PAYDAY

1. BILLS MAP

BILL OR COMMITMENT	DUE DATE	AMOUNT	PAID FROM THIS PAY? YES
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐

Quick check: include subscriptions, minimum debt payments and transfers that happen before your next payday.

TOTAL BILLS DUE

ONE-PAYCHECK PLAN

Give every dollar its first job.

Start with the amount left after the bills on page one. Protect essentials and future-you money first.

2. ALLOCATE WHAT REMAINS

ESSENTIALS	Food, transport and other needs until the next payday.	
FUTURE YOU	Emergency buffer, sinking funds or an extra debt payment.	
FLEXIBLE	Everything optional after the first two jobs are protected.	
SAFE TO SPEND UNTIL NEXT PAYDAY		

BEFORE YOU SPEND

- [ ] I counted every bill due before the next payday.
- [ ] I moved future-you money before planning optional spending.
- [ ] My flexible amount can last until the next payday.

FIRST-BUFFER PLAN

Build breathing room before debt.

Choose a useful first target rather than waiting until a full emergency fund feels possible.

3. DEFINE THE FIRST BUFFER

ONE EXPENSE I WANT THE BUFFER TO ABSORB

MY FIRST TARGET

ALREADY SAVED

AMOUNT STILL NEEDED

CONTRIBUTION FROM EACH PAYCHECK

MY NEXT-PAYDAY ACTION

When I am paid, I will move _____ to my buffer before flexible spending.

READY FOR THE COMPLETE SYSTEM?

The Paycheck Budget & Debt Payoff Planner tinygrowthbooks.com