

1 | Payday Snapshot

The goal is clarity, not perfection. Start with what is available today.

Today / start date

Next payday

Money available right now

Keep-aside cushion (if possible)

NEEDS BEFORE PAYDAY

Bill or essential need	Estimated amount	Due / needed by

Total needed before payday

Money available minus needs minus cushion

Use this space for the one thing that needs your attention first.

If the numbers do not work, this sheet is still useful: it shows what to address next.

2 | Bills Before Payday

Record what is due, what is paid, and who you may need to contact.

Bill / provider	Due	Amount	Status / next step

PAYMENT OR CONTACT NOTES

If a bill may be late, write down the provider, conversation and any agreed date.

3 | Use-What-You-Have Inventory

Check your food before you plan a trip to the store.

PANTRY / CUPBOARD

REFRIGERATOR

FREEZER

Use first (items that may spoil soon):

4 | Seven-Day Meals + Groceries

Build meals around what you own. Give your shopping list a firm limit.

Grocery spending limit

Actual grocery spending

Day	Main meal or meal idea	What I already have / need

GROCERY LIST

Missing item / ingredient	Estimated \$	Actual \$

Tip: Repeat meals, swap ingredients, and leave a little room for price changes.

5 | Weekly Reset

Your circumstances may change. Adjust the plan without judging yourself.

What went as planned?

What changed or surprised me?

What bills or groceries carry into next week?

What is my most important next step?

Next payday / review date

Money to carry forward (if any)
