

1 My Next-Check Snapshot

A clear picture of what needs attention before your next deposit.

Today's date

Next deposit date

Money available today (\$)

Expected next deposit (\$)

Money I need to set aside before then

Housing / utilities (\$)

Food / groceries (\$)

Prescriptions / health (\$)

Transportation (\$)

Other must-pay expenses (\$)

Total essential expenses (\$)

What is left for the week?

Money available today minus essential expenses = amount left to plan with.

If the total is below zero, this is information - not a personal failure.

Consider contacting the biller early about due dates or payment arrangements.

My first small step

2 Bills Before My Next Check

See upcoming payments, and keep important contact notes together.

Bills and expenses to review

Write the due date, amount, and whether it has been paid or discussed.

Bill / expense	Due date	Amount (\$)	Paid? / contact note

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Calls or arrangements to remember

3 Shop My Kitchen First

Start with what you already have before making a grocery list.

Pantry and cupboards

Refrigerator

Freezer

Use first or needs attention

4 Seven Days of Meals & Groceries

Use what you have, then shop for only what is missing.

A simple meal plan

Day Meal ideas - leftovers count!

Day 1

Day 2

Day 3

Day 4

Day 5

Day 6

Day 7

Groceries I actually need

Item

Estimated (\$)

Actual (\$)

Item

Estimated (\$)

Actual (\$)

Item

Estimated (\$)

Actual (\$)

My grocery spending limit (\$)

5 My Weekly Reset

Notice what worked. Make one small plan for the next week.

Money left now (\$)

Date of my next deposit

What went as planned?

What changed or surprised me?

What deserves attention next?

One manageable thing I can do next

You can use any page by itself. You do not have to complete everything.