Next-Payday Planner

WORKSHEET / Type in the shaded boxes or print a fresh copy.

Plan one pay period. Set aside the bills due before the next payday and your planned essentials, then check what is left.

01 Work through the example

	Example	Your case
Take-home pay	**1750**	
Bills due this pay period	**980**	
Planned essentials	**415**	

Calculation: first amount minus the second and third amounts

Still available to allocate

A positive amount is still unassigned. A negative amount shows the gap in this plan.

02 Make a handoff note

Pay period

Next bill and due date

One adjustment to consider

Next-Payday Planner

PRACTICE TEST / Use the example values on page 1.

1. With the example values, what is the still available to allocate?

- ○ $355.00
- ○ $358.00
- ○ $363.00

2. If "Planned essentials" changes from 415 to 440, with the other example values unchanged, what is the new result?

- ○ $355.00
- ○ $337.00
- ○ $330.00

3. Which action makes the most sense for this example?

- ○ Use the whole paycheck as discretionary spending.
- ○ Close the record and skip the next review.
- ○ Check due dates before allocating the balance.

What helped you, or what would you change?

Check your answers in Practice-and-Test.html for a score and an explanation of each answer. The PDF stores your selections when saved in a compatible PDF reader.