YOUR MONEY, YOUR PLAN

Paycheck-to-Paycheck Budget Planner

A simple cash-flow workbook for making every dollar count.

Inside you'll find

- Monthly overview
- Bill tracker
- Debt payoff plan
- Paycheck cash flow
- Sinking funds
- Notes & next steps

Print it, fill it in, and adjust as life changes.

Start Here

Use this workbook one paycheck at a time.

Month / year	Main goal this month
Starting balance	Savings target

The 4-step reset

1. Write down every income source.
2. List bills before spending on wants.
3. Give each paycheck a job.
4. Review, adjust, and keep going.

Monthly Snapshot

A quick picture of what must happen this month.

Expected income	Fixed bills	Flexible spending
Debt payments	Savings / funds	Left to assign

Money priorities

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page[# Paycheck 1 Cash Flow

Give this paycheck a job before it disappears.

Pay date	Amount received	Next pay date

Assign this paycheck

mini-table((“Priority / bill”, “Due date”, “Planned”, “Paid”), 7)

Paycheck total

$ .....

blank-line(label: “Minus assigned”)

blank-line(label: “Left over”)

Check-in

[Did I cover essentials?]

[What can wait?]

[One win this payday:]

Notes

ruled-lines(6)] page[# Paycheck 2 Cash Flow

Give this paycheck a job before it disappears.

Pay date	Amount received	Next pay date

Assign this paycheck

mini-table((“Priority / bill”, “Due date”, “Planned”, “Paid”), 7)

Paycheck total

$ .....

blank-line(label: “Minus assigned”)

blank-line(label: “Left over”)

Check-in

[Did I cover essentials?]

[What can wait?]

[One win this payday:]

Notes

ruled-lines(6)] page[# Paycheck 3 Cash Flow

Give this paycheck a job before it disappears.

Pay date	Amount received	Next pay date

Assign this paycheck

mini-table((“Priority / bill”, “Due date”, “Planned”, “Paid”), 7)

Paycheck total

$ .....

blank-line(label: “Minus assigned”)

blank-line(label: “Left over”)

Check-in

[Did I cover essentials?]

[What can wait?]

[One win this payday:]

Notes

ruled-lines(6)] page[**Paycheck 4 Cash Flow**

Give this paycheck a job before it disappears.

Pay date	Amount received	Next pay date

Assign this paycheck

mini-table((“Priority / bill”, “Due date”, “Planned”, “Paid”), 7)

Paycheck total

$ .....

blank-line(label: “Minus assigned”)

blank-line(label: “Left over”)

Check-in

[Did I cover essentials?]

[What can wait?]

[One win this payday:]

Notes

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Bill Tracker

Record the due date, minimum, and what you actually paid.

Month / year	Bills total

mini-table((“Bill / account”, “Due”, “Minimum”, “Planned”, “Paid”), 12)

Bill reminders

Autopay to review	Call / negotiate
Cancel / pause	Due next month

Sinking Funds

Small, regular deposits make irregular expenses less stressful.

Examples: car repairs, holidays, school costs, annual fees, gifts, or a starter emergency fund.

mini-table((“Fund”, “Goal”, “Current”, “Add this month”, “New balance”), 10)

This month’s focus

blank-line(label: “Fund”)

blank-line(label: “Why it matters”)

blank-line(label: “Deposit amount”)

Progress note

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Debt Payoff Plan

Track progress, not perfection.

Strategy: snowball / avalanche	Extra payment this month	Target payoff date

mini-table((“Debt”, “Balance”, “APR”, “Minimum”, “Extra”, “New balance”), 8)

Payoff milestone

blank-line(label: “Debt / milestone”)

blank-line(label: “Amount paid”)

blank-line(label: “What helped”)

Tip: Keep minimum payments current first. Then direct extra money toward one target debt while paying minimums on the rest.

Notes & Next Steps

Use this page for ideas, reminders, and your next money move.

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Next review date

One thing I’m proud of