Payday Quick Plan

Find out what is safe to spend before your next paycheck, in five minutes, on one page. Free from Frantz Vardman Shop.

Today: _____ Next payday: _____ Days until payday: _____

Cash I have right now (all accounts)	$
+ Money coming in before payday (side job, refunds)	$
− Bills due before payday (and anything overdue)	$
− Debt minimums due before payday	$
− Subscriptions that renew before payday	$
= SAFE TO SPEND	**$**
÷ days until payday = about this much per day	$

Bills due before payday

Bill	Due	Amount	Paid ✓

If the number is negative

- Call the company before the due date and ask to move it to after payday. Many will.
- Pause a subscription you don't use this month.
- Pay the minimum on debts, not extra, until you are ahead.

Want it done for you? The **Payday Budget Planner** spreadsheet does this math automatically and tracks bills, debts and subscriptions, and the free **Safe to Spend** app does it on your phone. Both at shop.frantzmichaelsthilairevardman.com