Bill by payday worksheet

Plan the money you have through the day before your next payday. Use one worksheet for each deposited paycheck.

Payday _____ Next payday _____

Plan covers _____ through _____

1 Find the cash available

Use the balance just before this deposit. Subtract pending transactions not yet reflected and funds already reserved, without subtracting the same money twice.

Balance before deposit $_____ - Pending $_____ - Reserved $_____

= Uncommitted carryover $_____

New take-home deposit $_____ + Carryover $_____ = Available $_____

Count the new deposit once. Do not count an unpaid payroll correction, an expected refund, or a credit limit as cash.

2 Give each dollar a job

Check actual bills and automatic debits. Note when to send a payment or when it will leave your account; allow the provider's processing time.

Category or bill	Due or use dates / pay timing	Amount
Rent or housing set-aside		$_____
Bill _____		$_____
Bill _____		$_____
Minimum debt payments		$_____
Groceries		$_____
Transportation		$_____
Medicine and household essentials		$_____
Future bills set-aside		$_____
Emergency savings		$_____
Personal spending		$_____
Buffer reserved in checking		$_____
Other _____		$_____

3 Check the remainder

Available $_____ - Total allocated $_____ = Unassigned $_____

A positive remainder is not automatically safe to spend. Check your calendar, then choose its job. Keep the buffer reserved and count it once; moving savings is not a second expense.

If the remainder is negative, revise flexible allocations and contact providers before due dates. Changed terms are not guaranteed.

Bill by payday example

Illustrative amounts only, not recommended amounts. This example plans a paycheck deposited November 6, 2026, through November 19, before the next payday on November 20.

1 Start with deposited money

Take-home deposit $1,800 + Uncommitted carryover $100 = Available $1,900

The $100 carryover is what remains after subtracting pending transactions not yet reflected and previously reserved funds from the balance before the new deposit. The deposit is counted once.

2 Allocate through the next payday

Due dates are not send dates. Confirm automatic debits and payment-processing times with each provider, then record when the money will leave your account.

Category or bill	Due or use dates / pay timing	Amount
Rent set-aside for December 1	Dec 1 / set aside now	$600
Utility bill	Nov 10 / check send date	$150
Phone bill	Nov 12 / check send date	$60
Minimum debt payment	Nov 15 / check send date	$90
Groceries	Nov 6-19	$250
Transportation	Nov 6-19	$100
Medicine and household essentials	Nov 6-19	$50
Future bills set-aside	Reserve now for later bills	$150
Emergency savings	Set aside this pay period	$100
Personal spending	Nov 6-19	$100
Buffer kept in checking	Keep reserved	$100

Total allocated $1,750

Of the $1,750: bills due total $300; essentials total $400. Do not add these subtotals again.

3 Decide what the remainder will do

$1,900 available - $1,750 allocated = $150 unassigned remainder

The $150 remains unassigned in this example. Check upcoming bills and automatic debits before deciding its job; it is not automatically safe to spend.

Keep the $100 buffer reserved and count savings once, even if you transfer it. If your remainder is negative, revise flexible allocations and contact providers before due dates; changed terms are not guaranteed.

Sources and related reading

Original MoneyBucket worksheet, not CFPB-authored or endorsed. CFPB bill calendar and cash flow tools support the planning method. Sources checked November 6, 2026.

CFPB Your Money Your Goals toolkit | Bill calendar | Cash flow budget

MoneyBucket household budget guide