Give your next payday a plan.

Use cash already available for the payday calculation. Record future income separately. Enter figures in the fields or print this worksheet; totals are calculated manually.

Today / planning date

Next expected income date

1 / Work out what the cash must cover

Item	Your figure (£)
Cash available now (exclude credit limits)	
Bills due before next income	
Everyday essentials until next income	
Required debt payments (not counted above)	
Known future costs reserved from this cash	
Buffer to keep back	
Remaining = cash minus the allocations above	

Count each commitment once. If the result is negative, keep it visible as a shortfall. An expected wage is a forecast, not cash already available. Check pending payments to avoid subtracting them twice.

2 / Check the order, not just the total

Next payment / purpose	Due date	Amount (£)

First date cash could run short

One change to investigate

Personal figures stay in your downloaded file. No bank connection. No submission to D2W.

A plan for an uneven income.

Use several months of your own records to choose a cautious baseline. Reserve money from better months for quieter periods, annual costs and other commitments.

Income baseline per month (£)

Baseline essential costs (£)

Month / pay period	Income estimate (£)	Actual income (£)	Essential costs (£)	Reserve used (+) or added (-)

Your lower-income scenario

If income falls to (£)

Costs still needing cover (£)

Cash reserve available (£)

What would you change first? What is essential?

Your payday review

- [ ] Replace estimates with actual figures when income or bills change.
- [ ] Check payment dates before allocating an extra debt payment or saving.
- [ ] If essentials do not fit, investigate support and seek help with arrears.

Read alongside these guides

MoneyHelper: budgeting for irregular income
https://www.moneyhelper.org.uk/en/everyday-money/budgeting/how-to-budget-for-an-irregular-income

D2W reading: tight-income budgeting and changing prices
https://d2wfinancegroup.com

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