The Payday Reset — Payday Reset Sheet

Enter every amount as a positive figure.

Pay Date: _____ **Employer / Income Source:** _____

Section A: Income & Overdraft Audit

1	Net Pay Received:	€
2	Overdraft Amount Cleared on Payday (enter a positive amount):	€
MONEY ACTUALLY AVAILABLE (Line 1 − Line 2):		**= €**

Section B: Fixed Bill Audit

Required bills and payments (copy actual amounts from your Chapter 2 audit):

Rent or Mortgage:	€
Light & Heating:	€
Phone & Broadband:	€
Subscriptions:	€
Insurances:	€
Bins & Waste Fees:	€
Monthly Travel Pass / Fixed Transport:	€
Required Debt Payments (minimums):	€
Other Required Bills:	€
REQUIRED BILLS SUBTOTAL:	**= €**

Check: does Money Actually Available cover this subtotal? If not, use the shortfall steps.

Planned extras (only if essentials and required payments fit):

Cushion / Savings Transfer (see Chapter 7):	€
Debt / Overdraft Step-Down (extra amount only):	€
TOTAL FIXED BILLS (Section B): = Subtotal + Extras	**= €**

Section C: Weekly Allowance Calculation

Money Actually Available (Section A):	€
Minus Total Fixed Bills (Section B):	- €
REMAINING VARIABLE LIVING CASH:	**= €**
Number of Weeks Until Next Payday (4 or 5; otherwise use the days method):	
WEEKLY FLEXIBLE ALLOWANCE (Living Cash ÷ Weeks):	**= €**

Section D: Action Transfers Executed

- ☐ Transfer Total Fixed Bills (Section B) to Bill Account
- Week 1 Allowance to Retain in Primary Daily Account: €
- ☐ Move Remaining Weeks (Weeks 2–4/5) to Holding Account

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Your reset plan today and next payday

1. **Today:** Start the Payday Reset Sheet. Use your latest payslip and bank statement to list your bills and their expected amounts.
2. **On your next payday:** Enter your actual net deposit and any overdraft cleared, then finish the sums. If cash is left, make two transfers as soon as your pay lands. Move the cash for the bills you can cover into a bill account. Move your Week 2 and later cash into a holding account. Your Week 1 cash stays in your daily account.

> **Never move cash into a bill account while your main current account stays overdrawn.**
> Always make sure your main account balance is positive before moving cash to another account.

Weekly release

1. Keep Week 1's cash in your daily spending account.
2. Move cash for Week 2 and every later week into a holding savings account.
3. Pick one weekday for your weekly release, based on your payday and bill dates. Set an automatic transfer to move one week's cash into your daily account that day.

Release day: _____ *Most months have 4 or 5 weeks.*

Week 1 (stays in your daily account) € _____

Week 2	☐ Released	€ _____	Week 4	☐ Released	€ _____
Week 3	☐ Released	€ _____	Week 5	☐ Released	€ _____

When your days do not make whole weeks

Some pay periods run 30 days or start midweek, so plan by the day: divide your living cash by the days until next payday and round down.

Days until next payday	_____
Daily amount (rounded down)	€ _____

Alternative for single-account users

Write your bill total on paper as your bill reserve. Lower the reserve each time a bill leaves your account.

Account Balance	€ _____
Bill Reserve	- € _____
Spendable Cash	**= €** _____

When your bills leave too little to live on

1. Protect your key priority bills (housing, light, heat) first.
2. Plan any necessary overdraft usage on purpose this month with a lower ceiling than last month.
3. Use the Overdraft Step-Down Plan in Chapter 4. That ceiling is your own planned borrowing limit, not a change to the limit your bank has agreed.
4. If your numbers still do not cover your essentials and required debt payments, contact MABS early, before you miss a payment (see Free help at the back of the book).

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