FORGEWICK / STUDIO EDITION

The Paycheck Plan

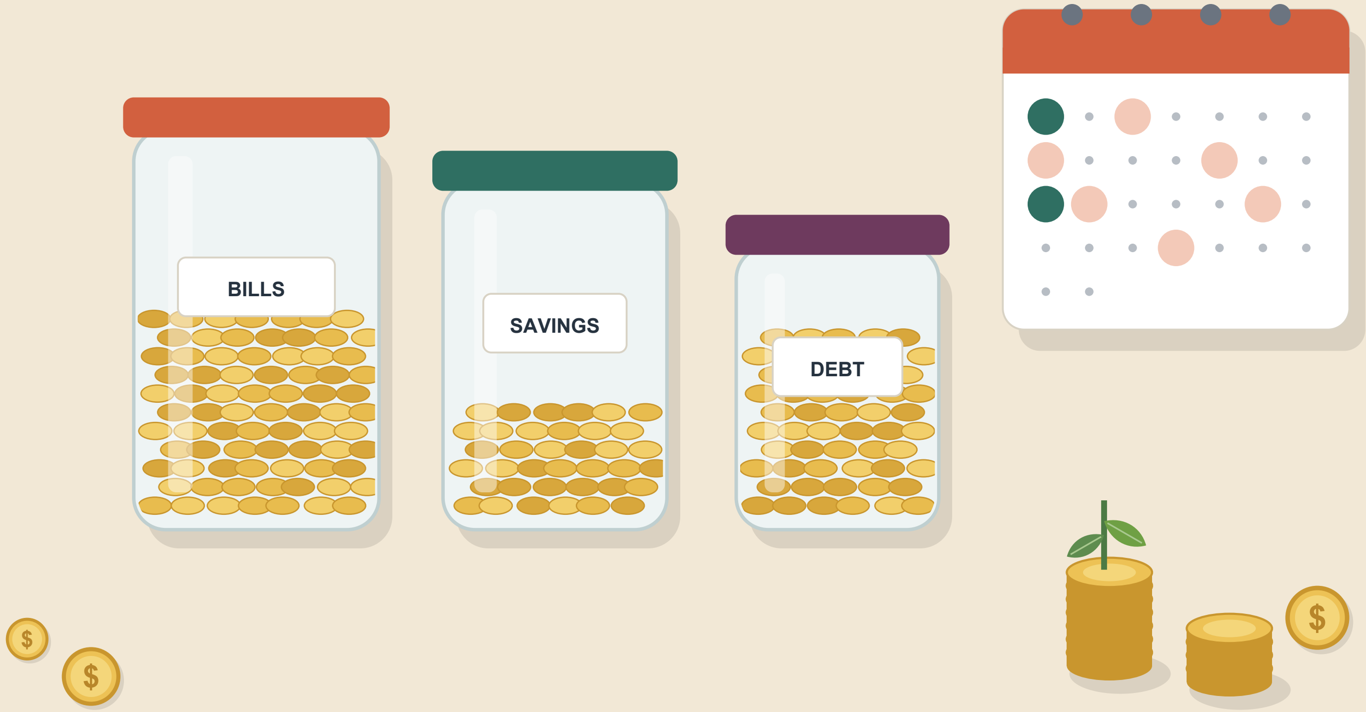
90-Day Debt-Free Planner

Give every paycheck a plan, pay down debt one step at a time and see progress every week.

PLAN · PAY · SAVE · TRACK · REVIEW

Worked examples, a 13-week tracker + ten printable worksheets

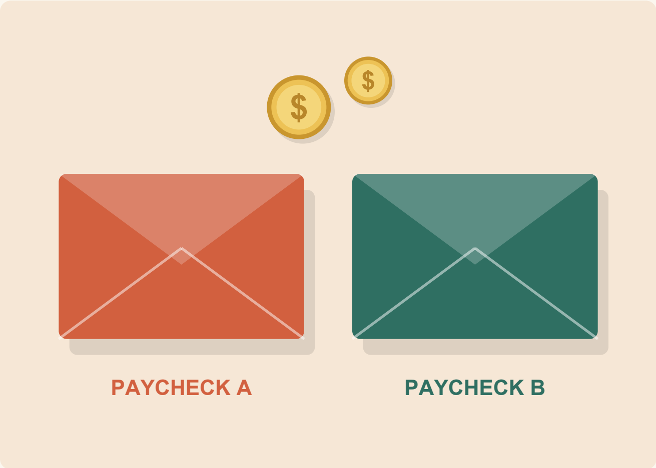
STUDIO SAMPLE · GENERAL INFORMATION · NOT FINANCIAL ADVICE



Money that arrives in paychecks, planned in paychecks.

For anyone who gets to the end of the money before the end of the month, and wants a calm, written plan for the next 90 days.

Most budgets are monthly. Most pay is not. If you are paid weekly, every two weeks or twice a month, a monthly budget can look fine on paper and still leave you short when rent is due two days before payday. This planner budgets one paycheck at a time: each paycheck pays the bills that fall before the next one, every dollar gets a job, and whatever is left goes to the goal you choose, usually your debts.



In 90 days you will have...

A money snapshot, a paycheck plan, a bills calendar, sinking funds for the costs that catch you out, a debt list with a payoff order, a starter emergency fund and 13 weekly check-ins that show your progress.

How to use this edition

Read pages 4-9 to set up your plan. Pages 10-13 cover saving, groceries and a no-spend challenge; pages 14-18 cover debt. Pages 19-30 are your 90 days: the roadmap, ten printable worksheets and the final review.

A STUDIO SAMPLE, READ THIS FIRST

Created by Forgewick in September 2026 to show the quality of our ebook work. It is general budgeting and debt-tracking information only. It is not financial, investment, credit, tax or legal advice, and it has not been reviewed by a qualified financial adviser. The worked examples use a fictional person and simplified maths. If you are struggling with debt, free, confidential help is available (page 18).

Four sections. Ninety days.

Work through in order the first time, or use the linked sections to go straight to what you need.

The aim is not a perfect budget. It is a plan you can follow on a normal, messy week, and a little more progress every time you are paid.

How the 90 days work.

One short loop, repeated every payday, and a 15-minute check-in once a week.

01 **Take a snapshot (once)**

Write down what comes in, what goes out and what you owe (page 5, Worksheet 1). It is a starting point, not a judgement.

02 **Plan each paycheck (every payday)**

List the bills due before your next payday, then give the rest of the money a job: spending, saving and debt (pages 6-8, Worksheet 2).

03 **Put bills on a calendar**

See when money comes in and goes out, so nothing is due before the money arrives (page 9, Worksheet 3). [2]

04 **Save for the predictable surprises**

Sinking funds and a starter emergency fund stop one car repair from undoing a month of progress (pages 10-11).

05 **Aim the extra at one debt**

Pay every minimum, then send every spare dollar to one target debt until it is gone (pages 14-17). [8]

06 **Check in weekly, review at day 90**

Fifteen minutes a week on the tracker, then a full review on day 90 (pages 19, 25-26 and 30).

PAPER, PHONE OR SPREADSHEET

Print the worksheets, slip them into plastic sleeves and use a dry-wipe pen, or copy the prompts into a notebook or a spreadsheet. The best budget is the one you will actually look at. [4]

Your money snapshot.

Before you plan anything, find out what is actually happening. One hour, three lists.

01
What comes in
Take-home pay after deductions, for each paycheck, plus any other regular income. If your pay varies, note the lowest recent amount. [4]

02
What goes out
Last month's bank and card statements, grouped into essentials and non-essentials. Or track every purchase for one week to start. [1][4]

03
What you owe
Every debt: who, balance, interest rate (APR), minimum payment and due date. Open the letters and apps you have been avoiding.

Meet Sam: our fictional example

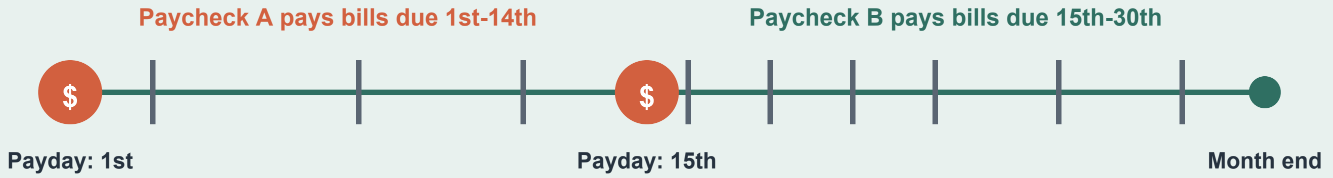
Sam's snapshot	Amount
Take-home pay, paid on the 1st and the 15th	$1,300 x 2 = $2,600 a month
Bills (rent, utilities, phone, car insurance, streaming)	$1,220 a month
Debts: 4, with minimum payments of	$255 a month
Total owed across the 4 debts	$6,780
Savings in the bank today	$150

SAM IS NOT REAL

Sam, his pay, bills and debts are invented to show the method. Amounts are in US dollars for illustration; the method works the same in any currency. Your numbers will be different, and that is the point of the snapshot.

The paycheck-by-paycheck method.

Instead of one big monthly budget, you make a small plan for each paycheck. Each plan covers only the days until the next one.



Small marks = bill due dates

01 **Match bills to paychecks**

Write every bill's due date on the bills calendar. Each bill is paid from the most recent paycheck before its due date. [2]

02 **Add the everyday costs**

Split groceries, transport and personal spending across the paychecks, so each one carries its fair share.

03 **Add savings, then debt**

Sinking funds, a small buffer and your emergency fund come next. Anything left becomes an extra debt payment.

04 **Make it add up to zero**

Income minus every job you gave it should equal zero. Zero does not mean you spent it all; savings and debt payments are jobs too.

PAID WEEKLY OR EVERY TWO WEEKS?

The method works the same way; you simply have more, smaller plans. If you are paid every two weeks, two months a year contain three paydays (26 paydays in 52 weeks). Plan the month on two and treat the third as a bonus for debt or savings.

Worked example: Sam’s two paychecks.

Each paycheck is $1,300. Every bill is paid by the paycheck before its due date, and every dollar has a job.

Paycheck A: the 1st	Due	Amount
Rent	3rd	$900
Phone	12th	$45
Store card minimum	8th	$30
Groceries (2 weeks)	-	$200
Transport + fuel	-	$60
Personal spending	-	$15
Sinking funds	-	$35
Buffer	-	$15
Left to assign		**$0**

PAYCHECK A IS THE LEAN ONE

Rent takes 69% of this paycheck. Nothing is left over, and that is fine: every dollar already has a job.

Paycheck B: the 15th	Due	Amount
Personal loan minimum	16th	$120
Medical bill minimum	17th	$40
Car insurance	18th	$95
Electricity	20th	$85
Internet	22nd	$45
Credit card minimum	25th	$65
Water	26th	$35
Streaming	28th	$15
Groceries (2 weeks)	-	$200
Transport + fuel	-	$60
Household + toiletries	-	$40
Personal spending	-	$20
Sinking funds	-	$35
Emergency fund	-	$100
Buffer	-	$45
Extra debt payment	-	$300
Left to assign		**$0**

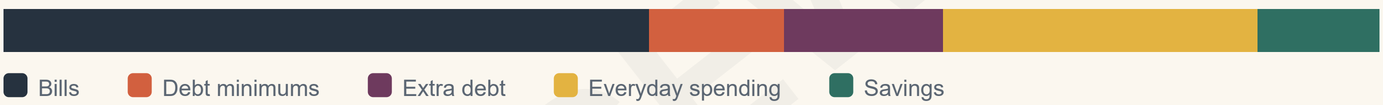
Why the two plans look so different. Rent ($900) is due on the 3rd, so paycheck A carries it and has little room for anything else. Paycheck B carries more, smaller bills and still has $300 left for the extra debt payment. That is normal: the method shows you exactly which paycheck is tight, before it happens.

Fictional teaching example with simplified numbers. It is not a recommended budget.

Check the maths, then plan for wobbles.

A budget you can trust adds up. Here is Sam’s month, put back together from the two paychecks.

Where Sam’s money goes each month	Amount
Bills (rent, utilities, phone, insurance, streaming)	$1,220
Debt minimum payments	$255
Extra debt payment	$300
Everyday spending (groceries, transport, household, personal)	$595
Savings (sinking funds, emergency fund, buffer)	$230
Total (two paychecks of $1,300)	**$2,600**



Debt minimums ($255) plus the extra payment ($300) come to $555 a month towards debt. Savings of $230 a month are split into sinking funds ($70), the emergency fund ($100) and a buffer ($60) for small overspends.

When the plan wobbles

- **If your pay varies.** Budget on your lowest likely paycheck. In a good week, send the difference to your buffer, savings or debt. [4]
- **If you overspend.** Take it from the buffer first, then from personal spending in the next paycheck. Do not skip a bill or a minimum payment.
- **If a bill is due before payday.** Ask the company whether the due date can move, as the CFPB suggests, or hold that amount back from the previous paycheck. [2]
- **If something big happens.** Pause the extra debt payment and use the emergency fund. That is exactly what it is for. [6]

The bills calendar.

See every due date and every payday on one page. Gaps and pile-ups become obvious. [2]

MON	TUE	WED	THU	FRI	SAT	SUN	WEEK
1 **PAYDAY** $1,300	2	3 **Rent** $900	4	5	6	7	**In** $1,300 **Out** $900
8 **Store card** $30	9	10	11	12 **Phone** $45	13	14	**In** $0 **Out** $75
15 **PAYDAY** $1,300	16 **Personal loan** $120	17 **Medical bill** $40	18 **Car insurance** $95	19	20 **Electricity** $85	21	**In** $1,300 **Out** $340
22 **Internet** $45	23	24	25 **Credit card** $65	26 **Water** $35	27	28 **Streaming** $15	**In** $0 **Out** $160
29	30						**In** $0 **Out** $0

Sam’s bills and minimum payments total $1,475 this month. Week 1 is the heavy one (rent), which is why rent sits in paycheck A, paid on the 1st. Week 3 has $340 of bills, paid from paycheck B on the 15th. **Tip:** the CFPB suggests marking online payments about three days before the due date. [2]

Fictional example: a 30-day month starting on a Monday. Groceries and other spending are not shown here; they live in the paycheck plans.

Sinking funds: no more “surprise” bills.

Car repairs, birthdays and yearly renewals are not emergencies. They are bills with a date you can predict. [5]

01 List the non-monthly costs

Look back over last year’s statements for anything yearly or occasional: insurance, car costs, gifts, celebrations, school costs, subscriptions. [5]

02 Estimate, then add 10%

MoneyHelper suggests adding a little extra, around 10%, in case prices rise. [5]

03 Divide by the paydays left

Target ÷ number of paydays before you need it = the amount to set aside from each paycheck. [5]

Sam’s sinking fund	Estimate	+10% target	Paydays	Per payday
Car service + tyres	$300	$330	22	$15
Birthdays + holiday gifts	$200	$220	20	$11
Annual renewals	$90	$99	11	$9
Total				**$35**

Check: $35 from each of two paychecks = $70 a month, the sinking-fund line in Sam’s budget. Keep the money somewhere separate, even a second account, so it is not spent by accident.

A starter emergency fund.

A small cushion for real surprises, so a flat tyre does not go on a credit card. [6]

Start small, start now

An emergency fund is money set aside for unplanned costs or a drop in income. Even a small amount helps you recover faster. Set a clear goal and, if you can, automate a transfer on payday. [6]

Sam's 90-day savings goal	Amount
Savings today	$150
Added from paycheck B each month	$100
Months	3
Savings on day 90	**$150 + $100 x 3 = $450**

The longer-term goal

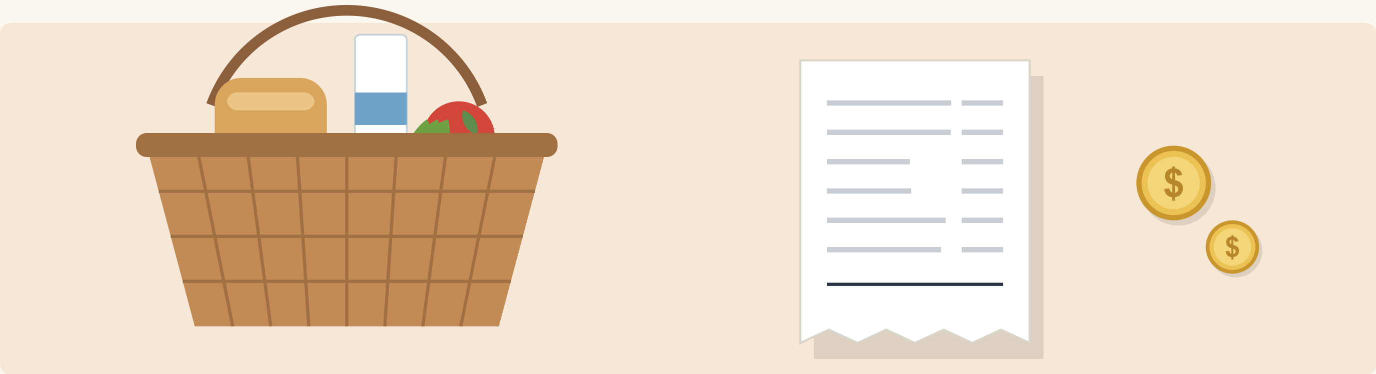
A common rule of thumb is three to six months of essential outgoings, kept in an instant-access savings account. [7] For Sam, essentials (bills except streaming, debt minimums, groceries, transport and household) come to $2,020 a month, so three months would be $6,060. That is a goal for after the 90 days, not during them.

EMERGENCY, OR NOT?

Ask: is it necessary, is it urgent and was it unexpected? A car repair to get to work: yes. A sale on shoes: no. Planned costs belong in sinking funds (page 10).

A grocery budget that holds.

Groceries are often the biggest flexible cost, and the easiest place to find money back.



01 Find your real number

Add up the last four to eight weeks of grocery receipts or statements. For a US reference point, the USDA publishes the monthly cost of four food plans at different budget levels. [12]

02 Split it by week

Sam budgets $400 a month: $200 per paycheck, or $100 a week. A weekly limit is easier to stick to than a monthly one. [3]

03 Shop from a list, once a week

Plan the meals, check the cupboards first, then buy what is on the list. Check your balance before you go. [3]

Sam’s fortnight	Planned	Spent	Difference
Week 1	$100.00	$92.40	$7.60 under
Week 2	$100.00	$104.10	$4.10 over
Paycheck total	**$200.00**	**$196.50**	**$3.50 left**

The small overspend in week 2 is covered by week 1, and the $3.50 left over goes to the buffer. Use Worksheet 8 to track your own weeks.

The no-spend challenge.

A short, fun reset: pick a set of days when you spend nothing beyond your planned essentials.

01 **Choose the length**

Start with 7 or 14 days, or pick specific no-spend days each week. Mark them on Worksheet 7.

02 **Write your rules first**

Essentials still get paid: bills, planned groceries, fuel, medicine. Decide in advance what is off-limits, such as takeaways, coffees, online shopping and “just browsing”.

03 **Plan the free stuff**

Libraries, parks, walks, the cupboard meal, films you already own. Boredom is where most impulse spending happens.

04 **Move the money straight away**

At the end of each no-spend day, move what you would have spent into savings or your target debt, so the win is real.

Sam’s 14-day challenge	Result
No-spend days completed	9 of 14
Usual daily spend on coffee and snacks	$6
Moved to the emergency fund	**9 x $6 = $54**

HELPFUL, NOT HARSH

Missing a day is not failing. Note what triggered the spend (a tired evening, an app notification, a social plan) and plan around it next time. The CFPB suggests setting a weekly limit for small purchases, for example with cash set aside at the start of the week. [3]

Your debt list, and what comes first.

Put every debt on one page. Seeing the whole picture is usually less frightening than the not-knowing.

Sam’s debts	Balance	APR	Minimum	Due
Medical bill	$450	0%	$40	17th
Store card	$780	29.9%	$30	8th
Credit card	$2,150	24.9%	$65	25th
Personal loan	$3,400	11.5%	$120	16th
Total	**$6,780**		**$255**	

What to record for each debt

Who you owe, the current balance, the interest rate (APR), the minimum payment and the due date. Statements, online accounts and apps show all five. Record them again on day 90 to see how far you have come (Worksheet 5).

PRIORITY BILLS COME BEFORE EXTRA DEBT PAYMENTS

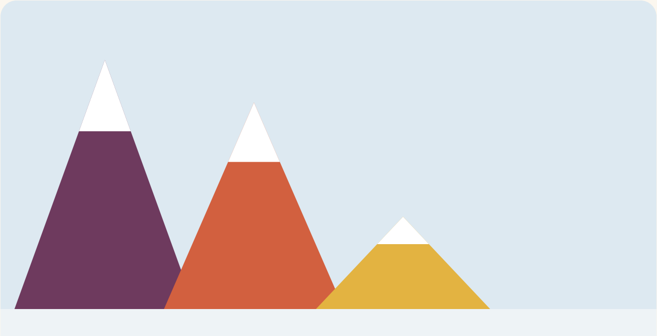
Some bills have more serious consequences if they are missed than others: for example rent or mortgage, energy, and some tax and court payments. Keep these up to date first. They are not always the biggest or most expensive debts. [9] Only then add extra payments to other debts.

APR, the annual percentage rate, is the yearly cost of borrowing. This planner uses it only to put debts in order. It does not advise on taking on, moving or consolidating credit.

Snowball or avalanche?

Two well-known ways to decide which debt gets your extra money. Both start the same way. [8]

With either method, keep paying the minimum on every debt, then send all the extra to **one** target debt. When the target is paid off, its minimum payment rolls into the extra for the next one, so the payment grows like a snowball.



Snowball: smallest balance first

Order debts from the smallest balance to the largest. You clear whole debts sooner, which many people find motivating. It may cost more interest overall. [8]

Avalanche: highest APR first

Order debts from the highest interest rate to the lowest. It usually costs the least interest overall, but the first win can take longer. [8]

Order for Sam	Snowball	Avalanche
Target 1	Medical bill	Store card
Target 2	Store card	Credit card
Target 3	Credit card	Personal loan
Target 4	Personal loan	Medical bill

Neither is “right”. Choose the one you will stick with. You can switch at any point; the list stays the same.

Worked example: Sam’s snowball.

Sam pays every minimum ($255) plus $300 extra: $555 a month, targeting the smallest balance first.

Debt (APR)	Day 1	+ Interest	- Paid	Day 90
Medical bill (0%)	$450.00	$0.00	$450.00	$0.00
Store card (29.9%)	$780.00	$51.78	$660.00	$171.78
Credit card (24.9%)	$2,150.00	$132.56	$195.00	$2,087.56
Personal loan (11.5%)	$3,400.00	$95.23	$360.00	$3,135.23
Total	**$6,780.00**	**$279.57**	**$1,665.00**	**$5,394.57**

Month 1: pays $555 in total; the extra goes to the medical bill.

Month 2: pays $555 in total; the extra goes to the medical bill, then the store card.

Month 3: pays $555 in total; the extra goes to the store card.

By day 90, Sam has cleared **1 debt** (the medical bill), paid $1,665.00 and cut the total owed from $6,780 to $5,394.57. Each cleared debt frees its minimum payment, which rolls into the next target.

20.4% of the starting total paid off in 90 days

HOW THESE NUMBERS WERE WORKED OUT

Simplified model: once a month, interest is added as balance x APR ÷ 12 (rounded to the cent), then every minimum is paid, then the extra goes to the target. Real lenders usually charge interest daily and minimum payments change, so real statements will differ. For every debt, Day 1 + interest - paid = Day 90.

Worked example: Sam’s avalanche.

Same debts, same $555 a month. This time the extra targets the highest APR first.

Debt (APR)	Day 1	+ Interest	- Paid	Day 90
Medical bill (0%)	$450.00	$0.00	$120.00	$330.00
Store card (29.9%)	$780.00	$34.91	$814.91	$0.00
Credit card (24.9%)	$2,150.00	$132.56	$370.09	$1,912.47
Personal loan (11.5%)	$3,400.00	$95.23	$360.00	$3,135.23
Total	**$6,780.00**	**$262.70**	**$1,665.00**	**$5,377.70**

Month 1: pays $555 in total; the extra goes to the store card.

Month 2: pays $555 in total; the extra goes to the store card.

Month 3: pays $555 in total; the extra goes to the store card, then the credit card.

The full picture, if Sam keeps going

Plan	Debts cleared by day 90	Owed on day 90	Months to debt-free	Est. total interest
Snowball	1	$5,394.57	14	$667.64
Avalanche	1	$5,377.70	14	$613.35
Minimums only	0	$6,300.30	35	$1,998.73

In this example the avalanche saves about $54.29 in interest. The snowball wins on motivation: it clears its first two debts in months 2 and 4, against months 3 and 9 for the avalanche. Paying only the minimums would take 35 months and cost $1,998.73 in interest. Same simplified model as page 16; fictional numbers.

When to get free help.

Debt is common, and asking for help early gives you more options. Good help is free and confidential.

Signs it is time to talk to someone

- You can only just make the minimum payments, or you are missing them.
- You are borrowing to pay bills or other debts.
- You are behind on rent, mortgage, energy or another priority bill. [9]
- Letters from lenders or collectors are going unopened.
- Money worries are affecting your sleep, health or relationships.

In the US

Non-profit credit counselling organisations can help with a budget and debts. The CFPB suggests starting with the National Foundation for Credit Counseling or the Financial Counseling Association of America. [10]

In the UK

MoneyHelper explains how to find free, confidential debt advice, online, by phone or face to face. [11] Elsewhere, look for a free, government-backed or non-profit service.

CHECK BEFORE YOU SIGN UP

The CFPB suggests asking for any fees in writing, and treating it as a red flag if an organisation will not send you free information first or pays staff more for signing you up. [10] Be wary of anyone who promises to make debt disappear or asks for large fees up front.

This planner covers budgeting and tracking only. It cannot assess your situation, and it does not give advice on borrowing, credit, insolvency, tax or legal matters.

The 90-day roadmap.

Three months, three focuses. Thirteen weekly check-ins keep you on track.

MONTH 1

Weeks 1-4: set up

- ☐ Snapshot (WS1)
- ☐ First paycheck plans (WS2)
- ☐ Bills calendar (WS3)
- ☐ Debt list + method (WS5)

MONTH 2

Weeks 5-8: build

- ☐ Sinking funds running (WS4)
- ☐ Grocery weeks tracked (WS8)
- ☐ A no-spend challenge (WS7)
- ☐ Starter fund growing (WS9)

MONTH 3

Weeks 9-13: push

- ☐ Extra to the target debt
- ☐ Fine-tune the paycheck plans
- ☐ Plan the next 90 days
- ☐ Day-90 review (page 30)

Your 15-minute weekly check-in

01 **Look back.**

Compare what you spent with the paycheck plan, category by category. [1][3]

02 **Log it.**

Fill in one row of the 13-week tracker: spent, saved, paid to debt, one win.

03 **Look ahead.**

Check the bills calendar for the next seven days and any payday in between.

04 **Adjust.**

Move money between categories if you need to, so the plan still adds up to zero.

MAKE IT A HABIT

Same time, same place each week: Sunday evening with a cup of tea works for many people. Tell someone you trust about your goal; support makes it easier to stick with. [1]

Money snapshot

Fill this in once, at the start. Use statements, payslips and lender apps.

Money in	Paid on	Amount

Money out: essentials	Due	Amount

Money out: non-essentials	How often	Amount

IN MINUS OUT =

TIP If a cost is yearly, divide it by 12 for a monthly figure, then give it a sinking fund (Worksheet 4). [5]

Paycheck plan

One column per paycheck. Every dollar gets a job; the last line should be zero.

PAYCHECK 1

DATE ________ AMOUNT ________

BILLS DUE BEFORE NEXT PAYDAY

DEBT PAYMENTS

EVERYDAY SPENDING

SAVINGS + BUFFER

LEFT TO ASSIGN (AIM FOR 0)

PAYCHECK 2

DATE ________ AMOUNT ________

BILLS DUE BEFORE NEXT PAYDAY

DEBT PAYMENTS

EVERYDAY SPENDING

SAVINGS + BUFFER

LEFT TO ASSIGN (AIM FOR 0)

TIP Fill in bills first (from Worksheet 3), then everyday spending, then savings. Whatever is left is your extra debt payment.

Bills calendar

Write paydays in one colour and bills in another. Mark online payments a few days early. [2]

MONTH ______________________

MON	TUE	WED	THU	FRI	SAT	SUN

TIP Add up each week's bills and compare them with that week's pay. If one week is overloaded, ask whether a due date can move. [2]

Sinking funds

Estimate, add 10%, divide by the paydays left. Tick off each payday's top-up. [5]

Fund	Needed by	Target (+10%)	Paydays	Per payday

FUND 1 ____________________ **TOP-UPS** ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

FUND 2 ____________________ **TOP-UPS** ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

FUND 3 ____________________ **TOP-UPS** ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

TIP Keep sinking funds separate from spending money, even if it is just a second account or a labelled envelope.

Debt list + payoff order

List every debt, choose a method, then number them in order. Update on day 90.

Debt	Start balance	APR	Minimum	Due	Order	Day-90 balance

MY METHOD ☐ Snowball: smallest balance first ☐ Avalanche: highest APR first

PRIORITY BILLS TO KEEP UP TO DATE FIRST (RENT OR MORTGAGE, ENERGY, OTHERS) [9]

TOTAL MINIMUM PAYMENTS + EXTRA EACH MONTH =

TIP When a debt is paid off, add its minimum to the extra for the next one. Cross it out with a bright pen.

13-week tracker: weeks 1-7

Your weekly check-in in one line. Fifteen minutes, same time each week.

Week	Dates	Spent vs plan	Saved	Paid to debt	One win / one tweak
1					
2					
3					
4					
5					
6					
7					

TIP “Spent vs plan” can be a simple over, under or on target for the week.

13-week tracker: weeks 8-13

Keep going. By week 13 you will have a full quarter of evidence.

Week	Dates	Spent vs plan	Saved	Paid to debt	One win / one tweak
8					
9					
10					
11					
12					
13					

TOTALS FOR THE 13 WEEKS: SAVED / PAID TO DEBT

No-spend challenge

Colour in each no-spend day. Write what you avoided and what you moved to savings.

MY RULES

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

TOTAL MOVED TO SAVINGS OR DEBT

TIP Essentials planned in your paycheck plan do not break a no-spend day.

Grocery budget

Set a weekly limit, shop from a list and log the total. [3]

WEEKLY LIMIT ____________ **MONTHLY TOTAL** ____________

Week	Planned	Spent	Over / under	Meals planned?
Week 1				
Week 2				
Week 3				
Week 4				
Week 5				
Week 6				
Week 7				
Week 8				
Week 9				
Week 10				
Week 11				
Week 12				
Week 13				

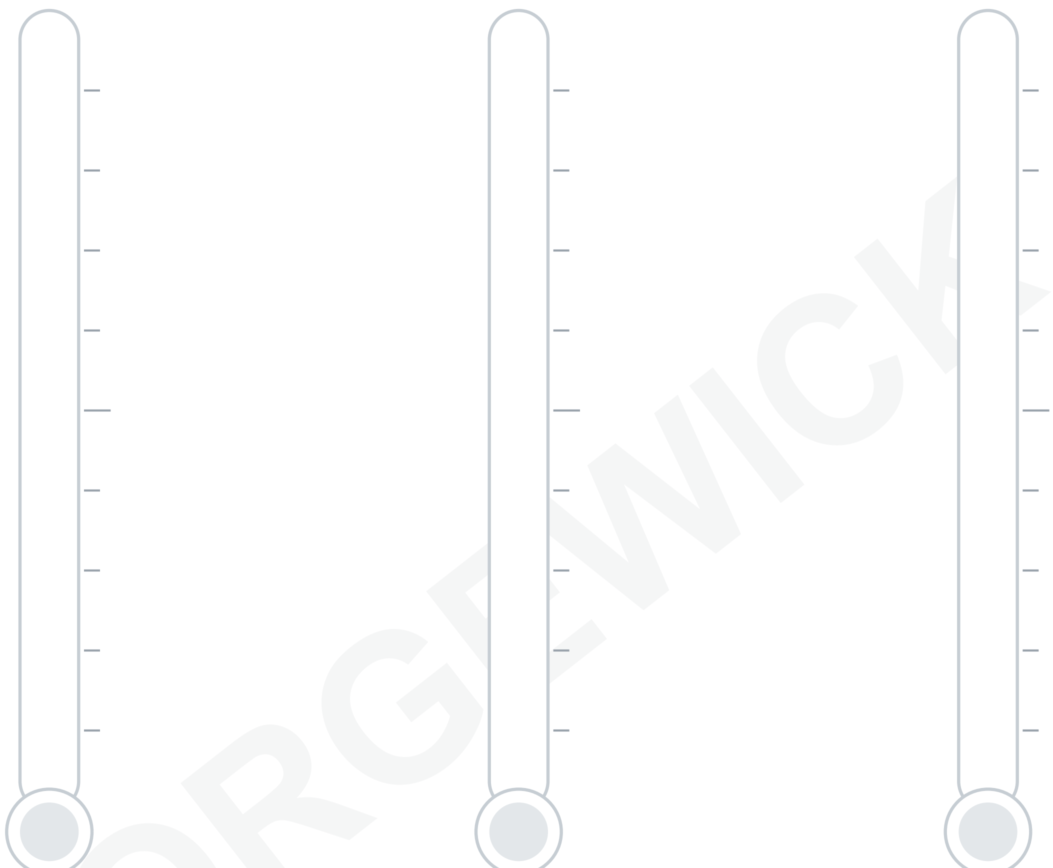
CHEAPER SWAPS THAT WORKED

TIP Let one week's underspend cover a small overspend in the next; anything left at the end of the paycheck goes to your buffer.

WORKSHEET 09 / PRINT AT ACTUAL SIZE

Savings goal trackers

Three goals. Colour in each tenth as you get there.



GOAL 1

WHAT FOR

TARGET

BY WHEN

PER PAYDAY

GOAL 2

WHAT FOR

TARGET

BY WHEN

PER PAYDAY

GOAL 3

WHAT FOR

TARGET

BY WHEN

PER PAYDAY

TIP Your starter emergency fund makes a good Goal 1. [6] A long-term target of three to six months of essential outgoings can come later. [7]

End of 90 days: look how far you came.

Compare day 1 with day 90, then decide what the next 90 days are for.

Measure	Day 1	Day 90	Change
Total debt owed			
Number of debts			
Emergency fund			
Sinking funds saved			
Bills paid on time (of total)			
No-spend days			

WHAT WORKED BEST

WHAT I WILL CHANGE

TARGET DEBT AND SAVINGS GOAL FOR THE NEXT 90 DAYS

SAM'S DAY 90 (FICTIONAL)

Using the snowball: total owed down from $6,780 to $5,394.57, 1 debt cleared, savings up from $150 to $450, and a sinking-fund pot of $210 ($70 x 3 months) for car, gifts and renewals.

The useful fine print

The sources behind specific statements in this sample, and what this edition is.

1 / CFPB: Budgeting: how to create a budget and stick with it Open the source
Consumer Financial Protection Bureau (US). Four steps: record all income, track spending (start one week at a time), use a bill calendar because the timing of bills and income may not match, then build a working budget; update it when work or spending changes. Supports pages 4-8 and 19.

2 / CFPB Your Money, Your Goals: Bill calendar tool Open the source
CFPB. List every bill including automatic payments; mark the payment date about 3 days before the due date for online payments (7 for mail); add income dates and compare weekly bills with weekly income; if bills outweigh income in a week, consider asking to change some due dates. Supports page 9 and Worksheet 3.

3 / CFPB: Consumer tips for managing spending Open the source
CFPB. Track spending for a week or a month; set a weekly spending limit for small purchases, for example by setting aside cash at the start of the week; check balances before shopping; compare actual spending with the budget and adjust. Supports pages 12, 13 and 19.

4 / MoneyHelper: Managing your money Open the source
MoneyHelper (UK government-backed guidance). Track spending with a diary or last month's statements; split spending into essentials and non-essentials; with an irregular income, budget for your lowest monthly income and save or revise up in good months. Supports pages 5 and 8.

5 / MoneyHelper: Sinking funds explained Open the source
MoneyHelper. A sinking fund spreads the cost of one-off or yearly bills (such as annual insurance, car costs, gifts and celebrations); note the date and amount, consider adding about 10% in case prices rise, then divide by the number of paydays before the date. Supports page 10 and Worksheet 4.

6 / CFPB: An essential guide to building an emergency fund Open the source
CFPB. An emergency fund is cash set aside for unplanned expenses or a loss of income; even a small amount helps; set a specific goal and make consistent, ideally automatic, contributions. Supports page 11.

7 / MoneyHelper: Emergency savings, how much is enough? Open the source
MoneyHelper. A common rule of thumb is three to six months of essential outgoings in an instant-access savings account; even a month's income saved protects against some shocks. Supports page 11.

8 / CFPB: How to reduce your debt Open the source
CFPB. Describes the highest-interest-rate method and the snowball method (smallest debt first); with either, keep making the minimum payments on all debts and put any extra towards the target debt. The highest-rate method can save money; the snowball shows progress sooner. Supports pages 15-17.

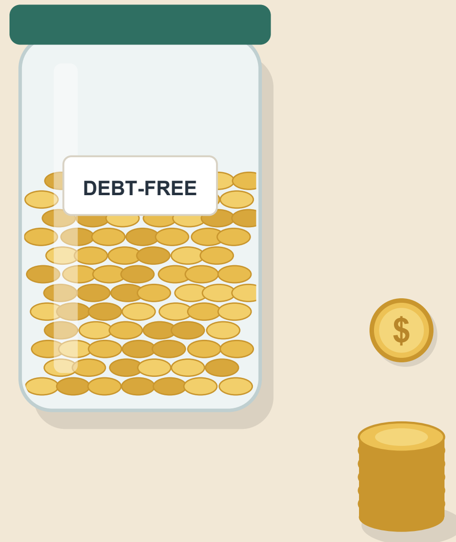
9 / MoneyHelper: How to prioritise your debts Open the source
MoneyHelper. Priority debts are the ones with the most serious consequences if unpaid, such as rent or mortgage, energy bills and some tax and court debts; they are not necessarily the largest or the most expensive. Supports pages 14 and 18.

10 / CFPB: What is credit counseling? Open the source
CFPB. Credit counselling organisations, mostly non-profits, can help with a budget and debts; the CFPB suggests starting with the National Foundation for Credit Counseling or the Financial Counseling Association of America, asking for fees in writing, and treating an unwillingness to send free information, or staff paid more for signing you up, as red flags. Supports page 18.

11 / MoneyHelper: Help if you're struggling with debt Open the source
MoneyHelper. Explains free, confidential debt advice in the UK and how to find it. Supports page 18.

12 / USDA: Food plans, monthly cost of food reports Open the source
US Department of Agriculture. Publishes the monthly cost of four food plans (Thrifty, Low-Cost, Moderate-Cost and Liberal), updated for food price inflation, as a reference point for household grocery spending. Supports page 12.

About this edition. Written, illustrated and designed by Forgewick, operated by Haris Sohail. Studio Edition 1.0, September 2026. All text, illustrations, worked examples and worksheets are original. Sam is fictional; the debt examples use a simplified monthly-interest model. General budgeting and debt-tracking information only: not financial, investment, credit, tax or legal advice, and not reviewed by a qualified financial adviser.



THE PAYCHECK PLAN

Every paycheck with a plan. Every week a little closer.

Match bills to paydays, save for the costs you can see coming and roll every spare dollar into one debt at a time.

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