Payday and Safe-Spend Checklist

A printable checklist for payday, bill dates and safe-spend planning.

This guide is for practical household budgeting only. It is not financial advice, debt advice, benefits advice, tax advice, mortgage advice, pension advice, investment advice, accountancy, bookkeeping or payroll advice.

Payday preparation checklist

- Confirm the amount coming in.
- Check what bills are due before the next income date.
- Protect rent, council tax, utilities and priority household bills.
- Set aside food, travel and essential household money.
- Check school, child, pet or medical costs.
- Leave safe-spend money only after essentials are protected.

Safe-spend worksheet

Current balance

Income due before next reset

Bills still to come out

Food and travel money needed

Annual or irregular costs to set aside

Safe-spend left

Common budgeting leaks

- Subscriptions that are no longer used.
- Food shops without a list.
- Small daily spends that add up.
- Annual renewals that were not planned for.
- Using the full bank balance as if no bills are due.