# Free Safe Spend Checklist

**Work out what may be safe to spend before the next payday.**

## What this freebie is for

This checklist helps separate money in the bank from money that is actually available. It is designed for people paid weekly, fortnightly, four-weekly or monthly.

Use it before spending after payday, before a food shop, or when a bill is due and the bank balance looks confusing.

## Safe-spend checklist

| Done | Action | Notes |
|---|---|---|
| [ ] | Write down the money currently in your account. | |
| [ ] | Add any income still due before the next payday. | |
| [ ] | List bills still due before the next payday. | |
| [ ] | List food money still needed before the next payday. | |
| [ ] | List travel, school, child, pet or household essentials. | |
| [ ] | Take money in minus bills and essentials. | |
| [ ] | Treat what is left as a guide to possible safe spend. | |
| [ ] | If the result is negative, pause and get the budget clearer before spending extras. | |

## Important clue

**Money in the bank is not always money available to spend. Some of it may already belong to bills, food, travel or family costs.**

# Free Safe Spend Checklist - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Money in account today (£) | |
| Money still coming in before next payday (£) | |
| Bills still due before next payday (£) | |
| Food needed before next payday (£) | |
| Travel / school / family / pet essentials (£) | |
| Possible safe spend (£) | |

## Budgeting clue

If you cannot fill in one of the boxes, that is not a failure. It is simply a clue that this part of your budget needs clearer tracking.

**Want this worked out with you? Message Pay Cycle Budgeting UK and ask for the Budget Snapshot, Pay Cycle Setup or Monthly Check-In.**

# Free Payday Prep Checklist

**A quick routine to use before spending on payday.**

## Why payday needs a routine

Payday can feel like the budget has reset, but bills and essentials may already have a claim on that money.

This checklist helps you protect the important costs first, then work out what may be safe to spend.

## Before spending on payday

| Done | Action | Notes |
| --- | --- | --- |
| [ ] | Check the exact pay amount received. | |
| [ ] | Check which bills are due before the next payday. | |
| [ ] | Move or mark aside money for priority bills. | |
| [ ] | Plan food money for the full pay period. | |
| [ ] | Plan travel, school, child, pet and household essentials. | |
| [ ] | Check any annual or one-off costs coming up. | |
| [ ] | Work out safe spend for the pay period. | |
| [ ] | Split safe spend into weekly amounts if that helps. | |

## Pay-cycle clue

- Weekly pay: monthly bills need weekly keep-aside amounts.
- Fortnightly pay: check which bills fall into each two-week period.
- Four-weekly pay: payday moves through the calendar, so bill dates matter.
- Monthly pay: avoid spending too much in week one.

# Free Payday Prep Checklist - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Pay received (£) | |
| Bills due before next payday (£) | |
| Food budget for this pay period (£) | |
| Travel/essentials for this pay period (£) | |
| Money to keep aside (£) | |
| Safe spend for this pay period (£) | |

## Budgeting clue

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# Free Bill List Worksheet

**Gather your bills before building a budget.**

## Why a bill list matters

A budget becomes clearer when every regular payment is written down in one place.

This worksheet is also useful before a Budget Snapshot or Pay Cycle Setup because it saves time during the setup call.

## Bills to check

| Done | Action | Notes |
|---|---|---|
| [ ] | Rent or mortgage. | |
| [ ] | Council tax. | |
| [ ] | Gas and electricity. | |
| [ ] | Water. | |
| [ ] | Broadband and phone. | |
| [ ] | Insurance. | |
| [ ] | Subscriptions and memberships. | |
| [ ] | Regular repayments included as budget lines only. | |
| [ ] | Childcare, school or family regular costs. | |
| [ ] | Any other direct debit, standing order or card payment. | |

## Budgeting clue

**If a payment comes out regularly, it needs a place in the budget - even if it feels small.**

# Free Bill List Worksheet - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Bill name | |
| Amount (£) | |
| How often it is paid | |
| Due date or usual day | |
| Payment method | |
| Which payday should cover it? | |

## Budgeting clue

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**Want this worked out with you? Message Pay Cycle Budgeting UK and ask for the Budget Snapshot, Pay Cycle Setup or Monthly Check-In.**

# Free Food Shop Reset Checklist

**Plan food spending before it quietly eats the budget.**

## Why food spending needs its own check

Food spending is one of the easiest areas to underestimate because it can happen across main shops, top-up shops, takeaways and small card payments.

This checklist helps you plan the full food period before spending the rest of the budget.

## Food budget checklist

| Done | Action | Notes |
| --- | --- | --- |
| [ ] | Decide how many days the food budget needs to cover. | |
| [ ] | Check what food is already at home. | |
| [ ] | Plan meals or simple food options before shopping. | |
| [ ] | Set a main shop amount. | |
| [ ] | Set a top-up shop limit. | |
| [ ] | Include packed lunches, school snacks or child food if relevant. | |
| [ ] | Separate household/toiletry items from food if they distort the total. | |
| [ ] | Review actual spend before the next shop. | |

## Food budget clue

**If top-up shops keep happening, the main food budget may be too low or the plan may not match real life.**

# Free Food Shop Reset Checklist - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Days to cover | |
| Main food shop budget (£) | |
| Top-up shop limit (£) | |
| School/work lunch costs (£) | |
| Takeaway/treat limit (£) | |
| Actual spend after the period (£) | |

## Budgeting clue

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# Free Subscription Leak Checklist

**Find small regular payments that reduce safe spend.**

## Why subscriptions matter

A subscription might look small on its own, but several small payments can quietly reduce safe spending.

This checklist is not about guilt. It is about seeing what is still useful and what no longer earns its place.

## Subscription check

| Done | Action | Notes |
|---|---|---|
| [ ] | Check bank statements for app, TV, music, gaming and storage subscriptions. | |
| [ ] | Check annual renewals as well as monthly payments. | |
| [ ] | Check free trials that may become paid. | |
| [ ] | Ask whether each payment is still used. | |
| [ ] | Ask whether the amount has increased. | |
| [ ] | Add all subscriptions into the budget. | |
| [ ] | Mark any possible cancellations for the customer to decide. | |
| [ ] | Never cancel something important without checking first. | |

## Subscription clue

**If you are surprised by the total, the subscriptions were probably hiding inside the bank balance rather than sitting in the budget.**

# Free Subscription Leak Checklist - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Subscription name | |
| Monthly amount (£) | |
| Annual amount if relevant (£) | |
| Still used? Yes/No | |
| Keep, review or cancel? | |
| Renewal date | |

## Budgeting clue

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**Want this worked out with you? Message Pay Cycle Budgeting UK and ask for the Budget Snapshot, Pay Cycle Setup or Monthly Check-In.**

# Free Family Costs Checklist

**Plan the costs that often pop up when children are involved.**

## Why family costs need a separate list

Family budgets can go off track because school, clothes, activities, birthdays and trips do not always happen neatly on payday.

This checklist helps make those costs visible before they become stressful.

## Family cost checklist

| Done | Action | Notes |
|---|---|---|
| [ ] | School lunches or packed lunch costs. | |
| [ ] | Uniform, shoes and clothes. | |
| [ ] | School trips, events and donations. | |
| [ ] | Clubs, activities, swimming, dancing or sports. | |
| [ ] | Childcare or after-school costs. | |
| [ ] | Birthdays and parties. | |
| [ ] | Holiday activities and days out. | |
| [ ] | Extra food during holidays. | |
| [ ] | Travel for school, clubs or family commitments. | |
| [ ] | Emergency child-related costs. | |

## Family budget clue

**If family costs keep appearing as surprises, they need their own line in the budget.**

# Free Family Costs Checklist - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| School costs this month (£) | |
| Activities/clubs this month (£) | |
| Clothes/uniform needed (£) | |
| Birthday/party costs (£) | |
| Extra holiday/family costs (£) | |
| Total family keep-aside (£) | |

## Budgeting clue

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**Want this worked out with you? Message Pay Cycle Budgeting UK and ask for the Budget Snapshot, Pay Cycle Setup or Monthly Check-In.**

# Free Monthly Budget Reset Checklist

**A simple monthly check before the budget drifts.**

## Why a monthly reset helps

Budgets fail when they are created once and never updated. Income, bills, food costs and family costs change.

A monthly reset keeps the budget realistic without needing a full setup every time.

## Monthly reset checklist

| Done | Action | Notes |
|---|---|---|
| [ ] | Check income expected this month. | |
| [ ] | Check bill amounts and due dates. | |
| [ ] | Check food and travel costs. | |
| [ ] | Review subscriptions and small payments. | |
| [ ] | Add family, school, pet or annual costs. | |
| [ ] | Update Christmas, birthday or holiday keep-aside amounts. | |
| [ ] | Work out a new safe-spend figure. | |
| [ ] | Write one action for the month ahead. | |

## Monthly check-in clue

**If the safe-spend figure changes every month, the £29 Monthly Check-In may be useful.**

# Free Monthly Budget Reset Checklist - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Income this month (£) | |
| Bills this month (£) | |
| Essentials this month (£) | |
| Keep-aside amount (£) | |
| Safe spend this month (£) | |
| One budget action for this month | |

## Budgeting clue

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# Free Pay Cycle Clues Sheet

**Signs your money problem may be timing, not failure.**

## What is a pay-cycle clue?

A pay-cycle clue is a sign that your payday pattern and your bill dates are not working well together.

This is common for weekly, fortnightly and four-weekly customers because many bills are monthly.

## Common clues

| Done | Action | Notes |
|---|---|---|
| [ ] | You feel fine on payday but short again within days. | |
| [ ] | Monthly bills keep landing before enough money is set aside. | |
| [ ] | Food money runs out before the next payday. | |
| [ ] | Top-up shops happen more often than expected. | |
| [ ] | You avoid checking the bank because the balance is confusing. | |
| [ ] | You forget annual costs until they are urgent. | |
| [ ] | You treat all money in the account as spendable. | |
| [ ] | You are paid four-weekly and some months feel awkward. | |

## Useful reframe

**You may not be bad with money. The budget may simply not be built around the way you are paid.**

# Free Pay Cycle Clues Sheet - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Which clue fits you most? | |
| How often are you paid? | |
| Which bill date causes the most pressure? | |
| Which cost catches you out? | |
| What needs kept aside first? | |
| What would make the budget easier? | |

## Budgeting clue

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**Want this worked out with you? Message Pay Cycle Budgeting UK and ask for the Budget Snapshot, Pay Cycle Setup or Monthly Check-In.**

# Free 30 Budgeting Tips Giveaway

**Short, plain-English tips customers can actually use.**

## How to use this giveaway

Use this as a free download, a Facebook group post series, an Instagram carousel source, or a Budget Club starter pack.

Each tip is intentionally simple so it speaks to people who feel overwhelmed by money.

## Tips 1 to 15

- Do not start with what is in the bank. Start with what still has to come out.
- Write down bills before spending money.
- Food money is not spare money.
- Travel money should be planned before extras.
- Small subscriptions still count.
- Top-up shops need a limit.
- A safe-spend figure can reduce panic.
- Weekly pay needs weekly bill keep-aside amounts.
- Fortnightly pay needs two-week blocks.
- Four-weekly pay is not the same as monthly pay.
- Monthly pay often needs weekly spending limits.
- Round bills up slightly if you can.
- Annual costs are easier when split early.
- Check renewal dates before they become urgent.
- A simple budget you use is better than a perfect one you avoid.

## Tips 16 to 30

- Use one list for all bills.
- Review the budget when income changes.
- Review the budget when food costs change.
- Keep school and family costs visible.
- A low safe-spend figure is information, not a judgement.
- Budgeting should reduce shame, not create it.
- Check the next payday before making plans.
- Plan birthdays before the week they happen.
- Separate bills, essentials and flexible spending.
- Do not hide from small payments.
- Write down what went wrong, then adjust.
- Keep the budget in plain English.
- Use dates, not guesses.
- If bills and payday do not match, build the budget around the pay cycle.
- Ask for help before the budget feels impossible.

# Free 30 Budgeting Tips Giveaway - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Top 3 tips I need most | |
| One bill I need to write down | |
| One cost I underestimate | |
| One date I need to check | |
| One safe-spend habit to try | |
| One question I want to ask | |

## Budgeting clue

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# Free 14-Day Budget Clues Challenge

**A gentle challenge to spot where money gets unclear.**

## How it works

This is a free engagement giveaway for Facebook groups, Instagram stories, TikTok captions or Messenger leads.

The aim is not to fix everything in 14 days. The aim is to spot the clues that show where the budget needs attention.

## Days 1 to 7

| Done | Action | Notes |
|---|---|---|
| [ ] | Day 1: Write down your next payday. | |
| [ ] | Day 2: Write down bills due before that payday. | |
| [ ] | Day 3: Estimate food needed before that payday. | |
| [ ] | Day 4: Check travel or fuel money needed. | |
| [ ] | Day 5: Find one subscription or small payment. | |
| [ ] | Day 6: Write down one annual cost coming up. | |
| [ ] | Day 7: Work out what may be safe to spend. | |

## Days 8 to 14

| Done | Action | Notes |
|---|---|---|
| [ ] | Day 8: Check whether your food estimate was realistic. | |
| [ ] | Day 9: Check whether any bill surprised you. | |
| [ ] | Day 10: Look at top-up shops. | |
| [ ] | Day 11: Look at family, child or school costs. | |
| [ ] | Day 12: Review what changed since payday. | |
| [ ] | Day 13: Write one thing to keep aside next time. | |
| [ ] | Day 14: Decide if you need a template, snapshot or setup. | |

# Free 14-Day Budget Clues Challenge - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Biggest clue I noticed | |
| Most awkward bill date | |
| Most underestimated cost | |
| One change for next payday | |
| Would I prefer DIY or help? | |
| Which offer would help most? | |

## Budgeting clue

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**Want this worked out with you? Message Pay Cycle Budgeting UK and ask for the Budget Snapshot, Pay Cycle Setup or Monthly Check-In.**

# Free Giveaway Menu

**Use these freebies to attract Messenger leads.**

## Giveaway ideas

- Free Safe Spend Checklist - best general lead magnet.
- Free Payday Prep Checklist - best for payday posts.
- Free Bill List Worksheet - best before selling the setup.
- Free Food Shop Reset - best for parent/family groups.
- Free Subscription Leak Checklist - best for quick engagement.
- Free Family Costs Checklist - best for local family audiences.
- Free Monthly Reset Checklist - best for Monthly Check-In upsell.
- Free Pay Cycle Clues Sheet - best for people paid weekly, fortnightly or four-weekly.
- Free 30 Tips Giveaway - best for page followers.
- Free 14-Day Budget Clues Challenge - best for group engagement.

## Simple CTA options

- Message BUDGET for the free checklist.
- Message PAYDAY for the payday prep checklist.
- Message BILLS for the bill list worksheet.
- Message FOOD for the food shop reset.
- Message CLUES if payday and bills do not line up.
- Message RESET for the monthly budget reset.

## Upsell path

**Freebie -> £9.99 spreadsheet -> £29 Budget Snapshot -> £49 Pay Cycle Setup -> £29/month Monthly Check-In.**

# Free Giveaway Menu - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Freebie name | |
| Keyword to use | |
| Best audience | |
| Follow-up offer | |
| Post date | |
| Result / enquiries | |

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# Free Budget Tips and Clues Social Pack

**Short posts and prompts for Facebook, Instagram and TikTok.**

## Short post prompts

- Money in your bank is not always money safe to spend.
- If you are paid weekly but bills are monthly, your budget needs a weekly keep-aside amount.
- Four-weekly pay can feel messy because payday moves through the calendar.
- A food budget should include top-up shops, not just the main shop.
- Small subscriptions can quietly reduce safe spending.
- If you feel short every payday, the issue might be timing, not failure.
- Safe spend means money left after bills, food, travel and essentials.
- A budget should match real life, not an ideal month.
- If school costs keep popping up, add them as their own line.
- A £29 monthly check-in can keep the budget updated without starting from scratch.

## Question posts

- What makes budgeting hardest for you: bills, food, dates or safe spending?
- Are you paid weekly, fortnightly, four-weekly or monthly?
- Which bill date causes the most stress?
- Do top-up shops throw your food budget off?
- Would knowing your safe-spend figure make payday calmer?

## Soft CTA

**Message Pay Cycle Budgeting UK today for plain-English household budgeting support.**

# Free Budget Tips and Clues Social Pack - Quick Worksheet

**Use this page to write down the key numbers before asking for help or using a template.**

| Prompt | Your answer |
|---|---|
| Post idea | |
| Freebie to offer | |
| Audience/group | |
| CTA keyword | |
| Follow-up message | |
| Result | |

## Budgeting clue

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