

Pay Cycle Clues Sheet

Work out where your budget becomes unclear.

This sheet helps identify whether the pressure is caused by dates, bills, food spending, irregular costs or a mismatch between pay frequency and monthly commitments.

Purpose

- Spot the main budget pressure point.
- Understand whether dates or amounts are causing the issue.
- Prepare for a clearer budget setup.
- Choose the most useful free resource to use next.

Common clues

- Money feels fine on payday but tight a week later.
- Bills land before the next income payment.
- Top-up shops are higher than expected.
- Small regular payments are forgotten.
- A four-weekly or fortnightly pay date does not match monthly bills.

Good to remember

Finding the pressure point is the first step towards building a budget that matches real life.

Checklist

Done	Step	Notes
☐	Choose your pay cycle	
☐	Find when money becomes tight	
☐	List the costs causing pressure	
☐	Pick the most relevant resource	
☐	Update the budget figures	

Worksheet

Complete this page before starting a full budget review or spreadsheet setup.

Main pressure point	Dates / bills / food / travel / family costs / other
Pay cycle	Weekly / fortnightly / four-weekly / monthly / mixed
When money feels tight	
Bills that cause pressure	
Costs often missed	
Free resource to use next	
Notes	

Paid client budgets are prepared on spreadsheet using the figures supplied and calculated to the penny.