Payday Prep Checklist

A simple routine for the day money arrives.

Use this before spending on payday so that bills, food, travel and essentials are considered first.

Purpose

• Create a calm payday routine.

• Prioritise commitments before flexible spending.

• Reduce the chance of running short before the next payday.

Payday order

• Confirm what has arrived.

• Check what bills are due before the next payday.

• Set aside food, travel and essential household costs.

• Review subscriptions or small regular payments.

• Only then work out the possible safe-spend figure.

Professional tip

Four-weekly and fortnightly pay can move against calendar-month bills. Use dates, not just bill names.

Checklist

Done	Step	Notes
☐	Confirm income received	
☐	Check bill dates	
☐	Keep essentials aside	
☐	Review small regular payments	
☐	Set a possible safe-spend amount	

Worksheet

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

Pay date	
Next payday	
Income received	£
Bills due before next payday	£
Food and household essentials	£
Travel/school/family costs	£
Subscriptions/small regular payments	£
Amount left after essentials	£
Notes	

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