Safe Spend Checklist

A quick check before spending from your current balance.

Use this checklist to separate money that is available from money that is already needed for bills, food, travel and essential commitments.

Purpose

- Reduce guesswork before spending.
- Keep bill money separate from everyday spending.
- Spot whether a payment due soon has already been allowed for.

How to use it

- Start with the current balance.
- Take away bills and essentials still due before the next payday.
- Leave a realistic amount for food, travel and household costs.
- The remaining figure is the possible safe-spend amount.

Good to remember

A safe-spend figure is only as accurate as the income, bills and cost information used to work it out.

Checklist

Done	Step	Notes
☐	Check current balance	
☐	List bills still due	
☐	Add food and essentials still needed	
☐	Add travel, school or household costs	
☐	Work out possible safe-spend amount	

Worksheet

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

Current balance	£
Income still due before next payday	£
Bills still due before next payday	£
Food and essentials still needed	£
Travel or school costs still needed	£
Amount to keep aside	£
Possible safe-spend figure	£
Notes	

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