

FREE RESOURCE

Payday Checklist

Free 2-page checklist to give each paycheck a job.

Practical planning. Clear next steps. No hype.

MoneyFlowsToMe.com

On Payday

Use this checklist before discretionary spending so important priorities are visible first.

- ☐ Confirm take-home pay
- ☐ Cover bills due before the next paycheck
- ☐ Set aside groceries, transportation and essentials
- ☐ Move planned amount to savings
- ☐ Make planned debt payment
- ☐ Set a flexible spending amount
- ☐ Leave a small buffer if possible

Paycheck notes

Before the Next Payday

A short review can make the next paycheck plan easier.

Question	Your note

Questions to ask

☐ Did every bill get covered?

☐ Did I overspend in one category?

☐ Did I save what I planned?

☐ What should change next payday?