# Seven-day money plan

A small step toward clarity. Your numbers are information, not your worth.

Week starting: ____________________ Next check-in: ____________________

## 1 Start with what is available

Exclude credit limits and protected cash. Subtract pending payments only if not already reflected.

Available now: $________________ Keep protected for later: $________________

The protected amount stays outside this plan; do not subtract it a second time.

## 2 Map the dates before you spend

List expected take-home income, bills due, and essentials. Use a second sheet if needed.

| Date | Income, bill or essential | Money in | Money out | Balance* |
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*Start with available now, then add income and subtract outgoing money in date order.

Use realistic income. A positive week-end balance can still hide a shortfall earlier in the week.

Count each payment once. Do not list payments already deducted from Available now as Money out.

## 3 Choose one next action

If a date shows a shortfall, look for an adjustment or support before that payment is due.

My next action: ________________________________________________________________

Who or what can help: ____________________________________________________________

I will take this step by: ____________________ Then review the plan on: __________________

Ideas: review an optional expense, ask about a payment arrangement, or seek free guidance.

If prayer is part of your practice, make room for a quiet moment as you plan your next step.

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**Free further help: CFPB - Your Money, Your Goals toolkit**