

01 / FIND WHAT IS UNASSIGNED · ABOUT 5 MIN

Give your money its next job.

Have your bank app and upcoming bills ready. Type in a PDF app that supports forms, or print. Totals are manual.

Plan through (usually next payday):

A Cash available today

Bank available cash only. Exclude future pay, credit limits, investments and restricted benefits.

B Unpaid bills before that date

Rent, utilities, required debt and card payments. Exclude amounts already deducted from A.

C Spending still to come

Food, fuel and other planned spending. Count each cost only once across B and C.

D Money to keep protected

Cash inside A reserved for known bills, taxes, goals or a cushion. Exclude savings outside A.

A – B – C – D = unassigned

Write a negative total as a gap to review.

Check autopay and card bills. Do not count the same cost or reserve twice. Missing a number? Checking it can be today's action.

One action is enough.

If your total is zero or negative, income timing is uncertain, or an urgent issue needs review: choose “Check first” and assign \$0 extra.

Choose one priority

- ☐ Build accessible cash
- ☐ Prepare for a known cost
- ☐ Pay extra toward debt
- ☐ Check a workplace match
- ☐ Review a longer-term goal
- ☐ Check first / address a cash gap

Check APRs and promotional dates for debt. Workplace contributions generally come from payroll: make the match action a rules check with \$0 transferred here. Keep near-term money accessible; review investment risk and eligibility.

What will you do? Name the destination or check.

Extra amount to assign

Use no more than a positive total. A review action can be \$0.

Do it on

Review again on

Before acting: check amounts, dates and applicable rules. This is a short cash snapshot, not a full financial plan. No money has been moved.

Sources: CFPB cash-flow tools and emergency savings; Investor.gov debt, savings and workplace plans. Framework and action choices are WML’s.