FREE FILLABLE WORKBOOK / NOVEMBER 2026

Make Your Income Count

30-Day Money Reset

For people with little or no debt who want a clearer plan for spending, saving and the goals their income should support.

WEEK 1

See your starting point

Understand a recent month of money.

WEEK 2

Plan the next payday

Connect bills and spending to timing.

WEEK 3

Give savings clear jobs

Choose reserves and one next goal.

WEEK 4

Make the routine stick

Review, adjust and keep going.

Use on screen in a PDF reader or print it. Start with current statements, use estimates where needed, and keep your completed copy private.

Start where you are

My start date

My first review date

What I want these 30 days to make clearer

This month's aim: see where your money goes, prepare for upcoming costs, and choose one goal to fund deliberately. Start with a decision you want to make clearer.

WEEK 1 / UNDERSTAND THE PATTERN

See your starting point

Use a recent complete month. Start with take-home income after payroll deductions, then account for spending and the money you already set aside.

Take-home household income for the month ($)

Category	Amount ($)	Keep, change or investigate?
Housing and utilities		
Food and household		
Transportation		
Health, care and family		
Flexible spending		
Other / irregular costs paid		

Required debt payments, if any ($)

Savings transfers already made ($)

Count purchases once. Do not add the full card payment on top of its purchases. Put each loan payment in a category or the debt line, once. Separate repayment of old balances. Do not repeat costs or retirement saving already deducted from take-home pay.

One pattern I noticed / one amount to verify

Need more categories? Use the Budget Analysis Tool

WEEK 2 / CONNECT THE DATES

Make a payday plan

A monthly surplus can hide a tight week. Put deposits and expected withdrawals in date order through your next payday. [1]

Starting checking balance ($)

Next confirmed payday / amount

Date	Money in ($)	Money out ($)	Projected balance ($)

For this cash calendar, include card payments and savings transfers when they leave checking. Do not also subtract the card purchases or transactions already reflected in your starting balance.

Lowest projected balance ($)

Checking floor to retain ($)

A known expense due in the next 90 days / amount / due date

One change to the amount or timing of spending

Before funding a new goal, account for the bills ahead and money already reserved. If income varies, use amounts you can reasonably rely on; revisit the plan when income is confirmed.

WEEK 3 / DECIDE WHAT THE MONEY IS FOR

Give savings clear jobs

Keep your cash purposes separate. Each dollar belongs to one job, even when you keep several reserves in the same bank account.

Purpose	Set aside ($)	Target ($)	Next addition ($)
Checking floor Timing differences; stays in checking.			
Known expenses Predictable bills and planned purchases.			
Emergency fund Unexpected costs or income disruption. [2]			

Using your Goalpost Emergency Fund Calculator?
Record its planning range below and check the assumptions against your household. The range is a starting point, not a prediction. Keep taxes, business reserves and planned purchases separate.

Emergency-fund planning range ($)

My next practical milestone ($)

Choose one goal or known expense

Goal / expense and when I need it

Target amount ($)

Already reserved ($)

Remaining need ($)

Example: ($600 cost - $150 reserved) / 6 paydays before it is due = $75 per payday. This simple estimate assumes no interest or price change.

Contributions remaining before the due date

Contribution that fits each payday ($)

WEEK 4 / TRY IT IN REAL LIFE

Test your routine

Try the plan through a pay cycle. Compare what you intended with what actually happened, then change the part that did not fit.

- [ ] Check income has arrived before scheduled savings transfers.
- [ ] Confirm the next bills and checking floor remain covered.
- [ ] Review recent spending and your next goal contribution.
- [ ] Adjust a transfer if the amount or timing no longer fits.

Goal / reserve	Planned ($)	Actual ($)	Next adjustment

What was easier?

What needs a different amount or date?

My regular check-in day / time

Next transfer amount / date

If you share money with someone
Each person names one priority. Agree on what the next paycheck will cover and one decision to make together. A useful check-in ends with a clear next step.

Our agreed next step / my next step

AFTER DAY 30 / KEEP THE PLAN USEFUL

Choose your next month

You do not need to be in debt to want a clearer plan. Use what you learned to make the next month more deliberate.

The priority I want my money to support next

Amount to set aside / next transfer date

My next review date

Want a second set of eyes?

I am Sam Krupit, AFC®. I help individuals and couples build practical systems for spending, saving and everyday money decisions. We can work through your cash flow and goals together through private virtual coaching nationwide.

Book a free 30-minute conversation

Or text Sam: (863) 256-2406

TOOLS TO KEEP USING

Budget Analysis Tool

Explore Goalpost tools and calculators

FURTHER READING

[1] CFPB: bill calendars and cash-flow tools

[2] CFPB: building an emergency fund

Original Goalpost worksheets. References support general concepts, not a promised outcome. This workbook provides education, not individualized investment, tax or legal advice. Calculator ranges and examples are planning estimates, not guarantees.