

THE RUSTIC COMPASS · FREE STARTER KIT

The Payday Planner

One page per payday: cover the bills, save a little, know what is really yours to spend.

Find your direction.

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Start here

This is the shortest money plan we know that actually works: bills first, a little saving, and one honest number for spending.

It is one of five free sheets in the Compass Starter Kit.

How to use this workbook

- Fill in the set-up page before your next payday.
- Keep the payday log going for three months.
- Do the monthly check-in on the same day each month.
- Type into the boxes or print it — both work.

Type into it, or print it

Every box, line and tick box in this file is live — open it on a phone, tablet or computer and type straight in, then save your copy. Prefer pen and paper? Print it single-sided on plain US Letter and reprint any page as often as you like. The contents page links jump you to any worksheet.

What's inside

Tap or click any line below to jump straight to that worksheet.

1. Set it up once — Income, bills and the one number that matters.
2. Every payday — The same five steps, then close the laptop.
3. Monthly check-in — Twenty minutes, once a month, with a coffee.

1. Set it up once

Fill this page in once. After that, every payday takes about ten minutes.

Money coming in

Source	Amount	Day paid

Fixed bills

Bill	Amount	Due day

Your three numbers

Income – bills – saving = spending money. Write that last number somewhere you will see it.

Move it, don't remember it

Set a standing order on payday for the bill total and the saving. Willpower is not a budgeting system.

2. Every payday

- ☐ Move the bill money out the hour you are paid.
- ☐ Move the saving, however small.
- ☐ Pay anything due before the next payday.
- ☐ Write this payday's spending number down.
- ☐ Glance at the account for anything unexpected.

Payday log

Payday	Bills moved	Saved	Spending money

3. Monthly check-in

- ☐ Write down every balance.
- ☐ Tick off the bills that were paid.
- ☐ Was the spending number realistic?
- ☐ Pick one change for next month. Only one.

This month's balances

Account	Start	End	Change

One change for next month

Keep going

Bills covered, something saved, and a spending number you can trust. That is the whole plan.

Next steps

- Put your finished sheets somewhere you'll actually see them.
- Book one 20-minute review with yourself, same day each month.
- Join The Compass Letter at therusticcompass.com for a free resource each month.
- Questions or a broken link? Email contact@therusticcompass.com and we'll fix it.

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