

Safe to Spend this month

Month: _____ The number you can spend or save without shorting a bill, a budget or a goal.

HOW TO USE IT

1. Fill in boxes 1 to 4 with this month's numbers. Use take-home pay, after tax.
2. Copy each total into the matching line of box 5, then add and subtract down the column.
3. Divide the result by the days left in the month to get your daily number.

1 PAYCHECKS

Income	Per check	× checks
Total paychecks		

3 DEBT PAYMENTS & SAVINGS

What	This month
Total	

4 SPENDING BUDGETS

Category	Budget	Spent
Total budgets*		

2 BILLS (paid or not)

Bill	Amount	Paid
Total bills		

5 YOUR SAFE TO SPEND

+ Money in checking on the 1st	
- Cushion you always keep	
+ Total paychecks (box 1)	
- Total bills (box 2)	
- Debt payments & savings (box 3)	
- Total budgets (box 4)*	
- Other spending, not in a budget	

= SAFE TO SPEND

÷ days left this month _____ = per day \$ _____

* For each category, use the budget or what you've spent, whichever is bigger, so overspending comes out of Safe to Spend. Below zero? Trim a budget, lower a savings set-aside, or move money from savings, then redo box 5.

Rather skip the math? The Safe to Spend Mini spreadsheet (free) does it for you as you type.

All-in-One Budget 2027 (paydays, bills, debt payoff, goals): sageandsheets.hometownintelligence.co