Will the money be there before payday?

A monthly plan and money available on a bill date can tell different stories. Use these made-up figures. Your own finances do not need to be shared.

Fictional month	December 2026
Expected pay	$750 on December 4, 11, 18 and 24: **$3,000**
Listed costs	Rent $1,800 + groceries $400: **$2,200**
Before first pay	Rent of **$1,800** is due December 1. Only **$100** is available for that bill then.

THE MONTHLY PLAN

$3,000 - $2,200 = $800

Left to plan for the month.

BEFORE FIRST PAY

$1,800 - $100 = $1,700

Gap for the rent due December 1.

Talk it through

1. Why does $800 left to plan not settle the December 1 bill?
2. Which pay dates, balances and bills would you check?
3. What one question would you write as your next step?

Later pay does not become available earlier. The $1,700 is a gap in this fictional exercise, not a prediction of an actual overdraft.

Using the tool: This rent gap is worked out on this sheet. The budget tool does not calculate what cash will be available on each date. Other household costs may be missing.

Practice without pressure. Ask Ed or a class leader to use the fictional example with you.

Background: CFPB, Creating a cash flow budget. The figures here are MTA fiction.