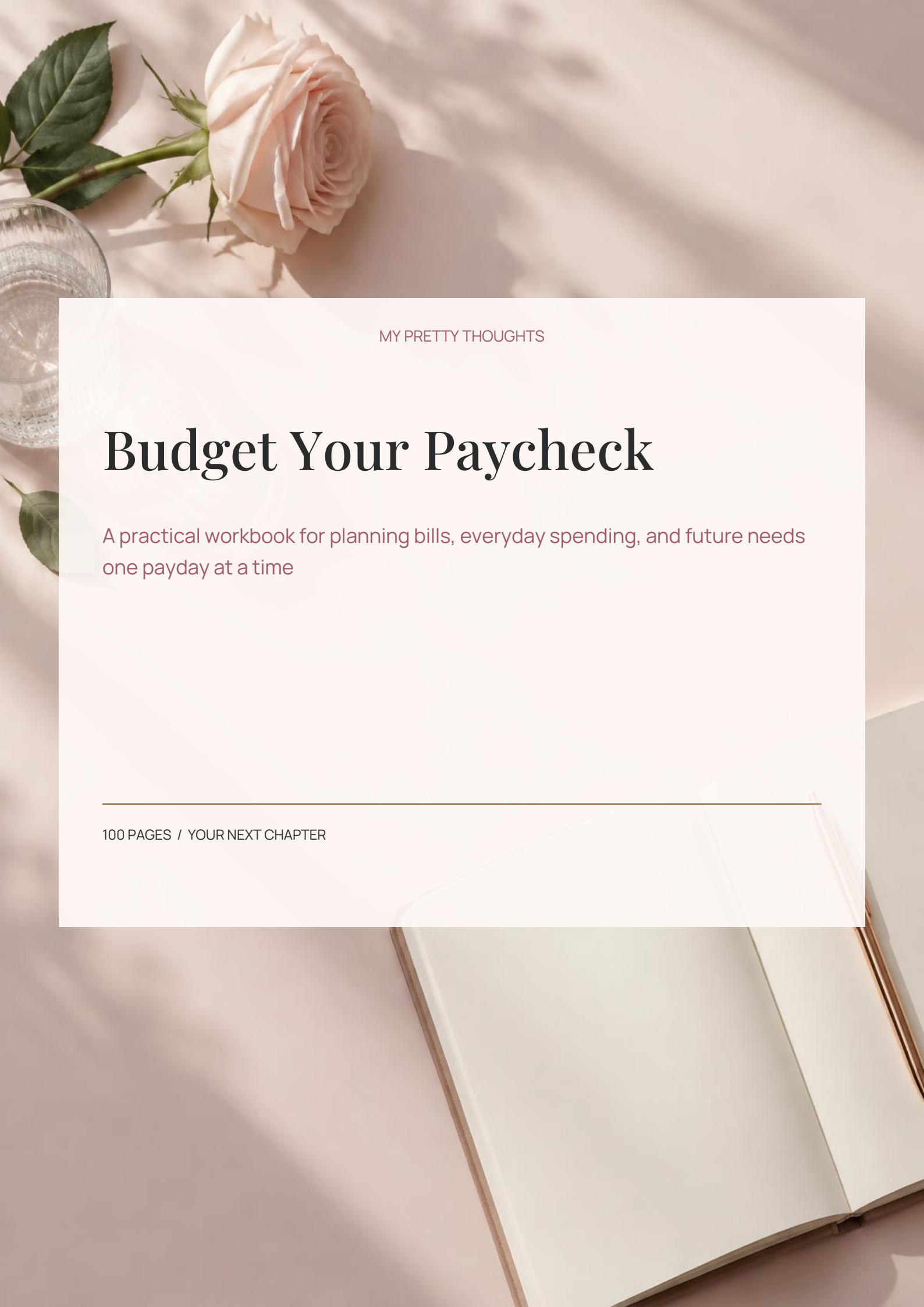




MY PRETTY THOUGHTS

Budget Your Paycheck

A practical workbook for planning bills, everyday spending, and future needs
one payday at a time

100 PAGES / YOUR NEXT CHAPTER



A little structure. A fresh start.

You do not need a perfect month or a complicated spreadsheet to make a useful paycheck plan. This workbook helps you connect the money you actually receive with the dates and purposes that need it. Work through the modules in order, then return to the pages that fit your situation. Each module has seven distinct workbook pages: a lesson, checklist, action plan, comparison worksheet, reflection, seven-day tracker, and review. With fourteen modules, a cover, and a contents page, the workbook totals 100 pages. Use rounded estimates when necessary, mark uncertainty clearly, and replace estimates with actual amounts as you learn. The aim is a plan you can maintain, not a score that measures your worth.

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This workbook provides general educational information, not individualized financial, investment, tax, or legal advice. Examples are illustrations rather than recommendations. Pay practices, benefit rules, debt rights, account protections, and assistance programs vary by location and circumstance. Verify important details with official sources and appropriately qualified professionals. If income cannot cover basic needs, prioritize safety and explore reputable local assistance rather than treating the gap as a personal failure.

THE GUIDE

1. Know Your Take-Home Pay

Build your budget around money that actually reaches you, not the salary printed in a job posting. Gather your last two or three pay statements and match each deposit to your bank activity. Identify gross pay, taxes withheld, benefit deductions, and other deductions. Then record the net deposit and its arrival date. If your pay changes with hours, tips, commissions, or unpaid leave, separate dependable income from amounts that may not repeat. Use a conservative planning figure supported by recent records, and label it as an estimate. Do not count reimbursements as extra spending money when they replace expenses you already paid. If a deduction looks unfamiliar, ask payroll for an explanation before assuming it is an error. Finally, note how frequently you are paid. Weekly, biweekly, twice-monthly, and monthly schedules create different gaps between deposits. Understanding those gaps makes later bill planning more accurate and reduces reliance on an average month that never quite matches reality.

What matters most to you here?

YOUR CHECKLIST

1. Know Your Take-Home Pay

Start with what fits your situation. Mark each item when it is complete.

- ☐ Collect two or three recent pay statements.
- ☐ Match each statement to its actual deposit.
- ☐ List recurring payroll deductions.
- ☐ Separate dependable pay from variable additions.
- ☐ Record the next three expected pay dates.
- ☐ Flag unexplained deductions for payroll.

Anything else to check?

MAKE A PLAN

1. Know Your Take-Home Pay

01 Write the net amount and date of each recent deposit.

My next step / who can help / target date

02 Calculate a conservative planning amount from documented pay.

My next step / who can help / target date

03 Create separate lines for dependable and uncertain income.

My next step / who can help / target date

04 Save a payroll question list and request clarification where needed.

My next step / who can help / target date
