Free Printable & Fillable Worksheets

A bonus for readers of

How to Live Life When the Money Runs Out Before the Month Does

SERENITY SOUL SPACE BLOG

How to Use These Worksheets

These are the same 11 worksheets that are in the main guide, in a file made for printing and filling in. Keep this file with the guide. Each worksheet names the chapter it goes with, and the guide explains how to fill it in.

- Type in the boxes on a computer, tablet, or phone. If typing does not work in your viewer, open the file in a free PDF app such as Adobe Acrobat Reader.
- Print only the pages you need. Worksheets 4, 8, and 11 are wide, so they print on landscape pages. Print at actual size (100%) so the pages fit.
- Save a blank copy before you start. Worksheets 1 and 10 work well as monthly and weekly sheets, and a clean copy lets you fill in a fresh set.
- Pencil works well for a first pass, since your numbers will change. A blank line means you have not reached that step yet.

Your 11 Worksheets

#	Worksheet	Goes with	What it is for	Page
1	What Is Left	Chapter 1	Find your three numbers	3
2	Paid-First Order	Chapter 2	Find your line	6
3	My Bad Month Plan	Chapter 2	Your plan for a tight month	7
4	Bill Call and Script Log	Chapters 2, 3, 4, and 7	Track your calls and messages	8
5	Assistance Checklist	Chapter 3	See which programs fit	10
6	Breathing Room Finder	Chapter 4	Find small savings	12
7	Buffer Starter Tracker	Chapter 5	Track your buffer	14
8	Irregular Expense Calendar	Chapter 5	Plan for repeating costs	16
9	Enjoyment List and Decline Script Card	Chapter 6	Plan enjoyment and ready your no	19
10	Weekly 10-Minute Money Check-In	Chapter 7	Your weekly check-in and 30 day plan	20
11	My State and Local Resources	Chapter 3	Keep your local contacts in one place	22

If money stress ever feels like too much, you can call or text 988 any time, day or night, for free, confidential support. In an emergency, call 911.

Worksheet 1: What Is Left

Goes with Chapter 1 of the guide | Worksheets Index

Date: ______ Household size: ______

Number 1: Monthly take-home pay

Source	Monthly amount
Job 1	
Job 2	
Child support	
Benefits	
Other money that arrives every month	
Number 1: Total take-home pay	

If your pay changes each week, use the lowest of the last three months.

Number 2: Monthly essentials

Essential	Monthly amount
Rent or mortgage	
Utilities (electric, gas, water, trash)	
Groceries and household basics	
Transportation (car payment, gas, insurance, bus pass, repairs)	
Health costs (premiums, prescriptions, copays, medical payment plans)	
Phone and internet	
Minimum payments on debt	
Childcare	
Children's costs (school, medical, clothing)	
Skipped needs, best guess: ______	
Yearly bills divided by 12 (use the box below)	
Other: ______	
Number 2: Total essentials	

Yearly bills box

Yearly bill (registration, renewals, annual fees)	Cost per year
Total per year ______ ÷ 12 =	

Number 3: What remains

Number 1 ______ − Number 2 ______ = What remains ______

Which bucket am I in?

- ☐ $50 or more left: Chapters 4 and 5
- ☐ Less than $50 left, but above zero: Chapter 2
- ☐ Below zero: Chapter 3

My one small step today: ______

One week of essentials (Number 2 ÷ 4): ______ (used on Worksheets 3 and 7)

Past Due: bills I am behind on

Bill	Amount owed	Due date	Paid-first number (1 to 8)	Called?	Date
				☐	
				☐	
				☐	
				☐	
				☐	
				☐	

Monthly update log (update after your Chapter 4 moves take effect)

Month	Number 1	Number 2	What remains

Worksheet 2: Paid-First Order

Goes with Chapter 2 of the guide | Worksheets Index

Money in my account now ________ + money I expect this month ________ = **Total** ________

The order: 1 Housing. 2 Utilities that keep your home safe. 3 Food and household basics. 4 Transportation to work (gas, car insurance, car loan). 5 Health (prescriptions, premiums). 6 Childcare. 7 Minimum debt payments. 8 Everything else (phone, internet, yearly bill savings, subscriptions).

List every bill due this month, including anything past due from Worksheet 1. Subtract each one in order.

Order (1 to 8)	Bill	Amount	Due date	Money left after paying	Can it bend?	Call date
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	
					☐ Yes ☐ No	

Draw a line under the last bill you can pay in full. My line falls at: ________

Bills above the line get paid, and bills at or below it get a call. Log your calls on Worksheet 4.

Worksheet 3: My Bad Month Plan

Goes with Chapter 2 of the guide | Worksheets Index | *Take a photo of this page so it is on your phone.*

1. My warning sign

My balance falls below ________ (one week of essentials, from Worksheet 1) while payday is more than 7 days away.

Or: a paycheck comes in ________ or more short.

2. My line this month (from Worksheet 2): ________

3. My calls

Who I will contact	What I will ask	Date I will call	Done
			☐
			☐
			☐
			☐

4. What I pause this month

____

____

☐ Nothing to pause (that is an honest answer, and Chapter 3 is for it)

5. My backup help

☐ 211 (called on ________)

Food pantry: ________ Phone: ________

A person who offered help (optional): ________

Other: ________

6. My protected pleasure (free or low cost, and it stays in my life during tight weeks)

____

Worksheet 4: Bill Call and Script Log

Goes with Chapters 2, 3, 4, and 7 of the guide | Worksheets Index

Call and message log

Date	Who I contacted (company and phone or portal)	Account or case number	Person's name	Script used	What they agreed to	Confirmed in writing?	Next step and date
						☐	
						☐	
						☐	
						☐	
						☐	
						☐	
						☐	
						☐	
						☐	
						☐	

Ask Checklist (Chapter 4)

Ask	Done	Result	New monthly amount
Lease: renewal terms	☐		
Car insurance: quote and discount review	☐		
Internet or phone: lower plan (Script 13)	☐		
Bank: what avoids the monthly fee	☐		
Due date: move one to the day after payday	☐		

Worksheet 5: Assistance Checklist

Goes with Chapter 3 of the guide | Worksheets Index

Step 1: My household's gross monthly income (pay before taxes)

Paycheck, top line ______ × paychecks per year ______ ÷ 12 = ______

Hourly: rate ______ × hours per week ______ × 52 ÷ 12 = ______

Other adults in my household who share money and meals: ______

Household size ______ **Total gross monthly income** ______

Use the amount from your lowest month.

Step 2: The limits (2026 monthly amounts, 48 contiguous states and D.C.; Alaska and Hawaii are higher)

Program (share of poverty level)	1 person	2 people	3 people	4 people	Each extra person
SNAP, typical federal limit (130%)	$1,729	$2,345	$2,960	$3,575	+$616
Medicaid for adults in expansion states (138%)	$1,835	$2,489	$3,142	$3,795	+$653
Energy help, typical limit (150%)	$1,995	$2,705	$3,415	$4,125	+$710
Community health center discounts (200%)	$2,660	$3,607	$4,553	$5,500	+$947
Lifeline (135%)	$1,796	$2,435	$3,074	$3,713	+$639

Your state may set higher limits, especially for SNAP, energy help, and children's coverage. SNAP limits update each October, and hospitals set their own rules.

Step 3: My checklist

Program	Limit for my household size	Am I at or under?	Date applied	Decision or next step
SNAP		☐ Yes ☐ No		
Medicaid for adults		☐ Yes ☐ No		
Children's coverage (Medicaid or CHIP: check my state)		☐ Yes ☐ No		
Energy help (LIHEAP)		☐ Yes ☐ No		
Community health center		☐ Yes ☐ No		
Lifeline		☐ Yes ☐ No		
School meals or WIC		☐ Yes ☐ No		
Hospital financial assistance (ask the billing office)		☐ Yes ☐ No		
Emergency rent funds (ask 211)		☐ Yes ☐ No		

Try the benefit finder at usa.gov/benefit-finder, or your state's online benefits portal. If I am close to a line, I apply anyway.

Worksheet 6: Breathing Room Finder

Goes with Chapter 4 of the guide | Worksheets Index

Where found money goes (choose before it arrives)

☐ A bill under my Chapter 2 line ☐ My buffer ☐ A small pleasure

My split:

Bills I could lower with one call

Bill	Monthly cost	What I will ask	Done	New monthly cost
			☐	
			☐	
			☐	
			☐	
			☐	

Charges I forgot, never use, or never chose

Charge	Monthly cost	Used in the last month?	Would I sign up again at this price?	Cancel, pause, or keep
		☐ Yes ☐ No	☐ Yes ☐ No	
		☐ Yes ☐ No	☐ Yes ☐ No	
		☐ Yes ☐ No	☐ Yes ☐ No	
		☐ Yes ☐ No	☐ Yes ☐ No	
		☐ Yes ☐ No	☐ Yes ☐ No	
		☐ Yes ☐ No	☐ Yes ☐ No	

Charges caused by timing (late fees, overdraft fees, ATM fees)

Charge	Monthly cost	Why it happens	My fix

My top three moves

1.
2.
3.

Kept on purpose (subscriptions and pleasures I am keeping)

Total monthly savings found ______ **New remaining number** ______ (update Worksheet 1)

Worksheet 7: Buffer Starter Tracker

Goes with Chapter 5 of the guide | Worksheets Index

My remaining number (Worksheet 1): ____________________

My starting buffer each month (Chapter 5 table): ____________________

Per paycheck (monthly amount × 12 ÷ paychecks per year): ____________________

My targets

Target	Amount	Saved so far	Months to reach at my pace (amount ÷ monthly buffer)	Date reached
1. First $100	$100			
2. One week of essentials (Number 2 ÷ 4)				
3. One month of essentials (Number 2)				

My account

Account name: ____________ Bank or credit union: ____________ Transfer day: ____________

How it gets there: ☐ Automatic transfer ☐ Split direct deposit ☐ Round-ups ☐ By hand ☐ Envelope

Savings log

Date	Amount added	Source (paycheck, refund, extra)	Buffer balance

Moved to checking

Date	Amount	Why	Warning sign reached?	Refill plan
			☐	
			☐	
			☐	
			☐	

I would use my buffer for:

I would not use it for:

Worksheet 8: Irregular Expense Calendar

Goes with Chapter 5 of the guide | Worksheets Index

My repeating costs

Skip any yearly bill you already counted in the yearly bills line of Number 2 (Chapter 1). Funding step: 1 yearly bills with late fees or lapses, 2 keeps me working or healthy, 5 seasonal costs, gifts, and extras.

Expense	Month due	Yearly cost	Set aside each month (yearly ÷ 12)	Set aside each paycheck (yearly ÷ paychecks per year)	Funding step	Already in Number 2?
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
Totals						

My year

Month	Costs due	Saved toward them so far	Gap (due minus saved)	Heavy month?	My plan (target, call, or fee waiver)
January				☐	
February				☐	
March				☐	
April				☐	
May				☐	
June				☐	
July				☐	
August				☐	
September				☐	
October				☐	
November				☐	
December				☐	

A heavy month has a gap above zero. Start planning two months early.

Calendar line log

Date	Amount added	Amount used	Balance

Worksheet 9: Enjoyment List and Decline Script Card

Goes with Chapter 6 of the guide | Worksheets Index

My five recent good moments

1.
2.
3.
4.
5.

What they have in common:

My lists (about three for each)

Free	Low cost	A little more	Low energy (10 minutes, no planning)

Copied from earlier chapters

My protected pleasure (Chapter 2):

Kept on purpose (Chapter 4):

My fun amount

10% of what remains ______ rounded to the nearest $5 = ______ (minimum $5 when at least $50 remains)

Where I keep it: ☐ Envelope ☐ Spending account ☐ Other:

One free thing this week: ______ on ______ (date)

Decline Script Card (cut out or photograph)

Invitation test: 1. Do I want to be there? 2. Does it fit my fun amount? 3. If not, can I suggest a version that costs less?

My go-to line 1:

My go-to line 2:

Scripts to copy from: 14 declining, 15 cheaper plan, 16 group meal, 17 gifts, 18 work, 19 someone offers to pay

Worksheet 10: Weekly 10-Minute Money Check-In

Goes with Chapter 7 of the guide | Worksheets Index

My Rules Card (write $0 or leave blank if you have not reached that chapter)

Decision	My rule
Which bill comes first?	My paid-first order (Worksheet 2)
When is a month going wrong?	My warning sign:
What counts as an emergency?	It was unexpected, I need it, and it cannot wait until payday
How much goes aside each month?	Calendar and buffer , in the Funding Order, moved on (payday)
How much is fun, and how do I say no?	Fun amount and my two lines:

Pause-before-buying amount: (wait 24 hours)

My check-in day and time:

My monthly review date:

Start date for Week 1 of my 30 day plan:

Weekly tracker

Steps: 1 Balance against my warning sign. 2 Bills due in the next 7 days and next payday. 3 Money moved (buffer, calendar, fun). 4 One small action. 5 One good thing.

Week of	1	2	3	4 One action	5 One good thing
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		
	☐	☐	☐		

Monthly review (about 30 minutes on the first payday)

Month	Updated Worksheet	Checked heavy months	Adjusted my amounts	One thing that went right
	☐	☐	☐	
	☐	☐	☐	
	☐	☐	☐	
	☐	☐	☐	
	☐	☐	☐	
	☐	☐	☐	

☐ January: I rechecked the programs I use (Chapter 3).

My 30 day plan

My track for weeks 2 and 3: ☐ $50 or more remains ☐ Less than $50 remains, or below zero

Week	Main job	Done	Date
1	Find my numbers and make my Bad Month Plan	☐	
2		☐	
3		☐	
4	Plan enjoyment, fill in my Rules Card, start my check-ins	☐	

Worksheet 11: My State and Local Resources

Goes with Chapter 3 of the guide | Worksheets Index

My state: ______ Expansion state for Medicaid? ☐ Yes ☐ No ☐ Not sure

☐ I called 211 on ______

Programs and agencies

Program or agency	Phone or website	What it helps with	Documents to bring	Date applied	Deadline	Status

My state's sites and offices

SNAP application site: ____

Medicaid site: ____

LIHEAP office and application dates: ____

Public utility commission: ____

Tenant help (attorney general or legal aid): ____

Local food pantry: ____

Community action agency: ____

Community health center: ____

Free legal aid (LawHelp.org): ____

State insurance department: ____