One-Page Financial Snapshot

Use this when you need to know what can actually get paid before the next money is available. A notebook works just as well.

Date or point in time

Look ahead through

Cash I can actually use today

Money I'm unsure I can use

Check holds and pending transactions. Subtract a pending outflow only if it isn't already reflected in available cash. Leave credit limits, held funds, and expected deposits out of cash available today.

Next expected income (source and amount)

When it should be usable

What has to be paid before then?

Bill or essential expense	Due	Amount	If it goes unpaid

Total needed before next income

Cash minus total (a minus means short)

What needs attention first?

One action I can take now

When I'll check back

Maya's example: $2,150 available − $1,840 needed = $310 estimated before payday. A separate $400 expense would put that plan $90 short.

Use short labels, not account numbers, passwords, or other sensitive details.