Split the Check Before It Lands

Give the check its orders before it arrives, and payday stops being an argument.

Most checks aren't spent — they leak. The money lands, the days pass, and somewhere around day nine the account is thinner than the month is old, and nobody can quite say where it went. The fix isn't willpower. It's timing: a check that gets its slices *before* it lands has already been spent on paper, in the open, by you — instead of being nibbled away one unplanned tap at a time.

Splitting a check means deciding, in advance, what part of it is bills, what part is savings, what part is spending — and naming what's left over. This lesson teaches the split on paper first, then shows the Paycheck Splitter tool working the same numbers.

The example — a $1,485 check, sliced

Here's the sample check the Paycheck Splitter opens with: **$1,485** take-home. Watch it get its orders:

Bills first: $906. Rent **$700**, electric **$92**, phone **$54**, internet **$60**. These are the slices that can't be argued with, so they get cut first.

Savings second: $150. Emergency fund **$120**, Christmas **$30**. Savings goes before spending on purpose — a pile that only gets what's left over usually gets nothing.

Spending third: $365. Groceries **$240**, gas **$75**, fun money **$50**. Spending isn't the enemy and it isn't hidden; it's a slice with edges, like everything else.

And the leftover: $64. Add the slices: $906 + $150 + $365 = **$1,421 assigned**. $1,485 - $1,421 = **$64 left over** — in the open, with nobody pretending it isn't there. That leftover is the whole point of the method: money with no assignment gets spent by accident, so the split names it on purpose.

One more number this check tells you: at **$150 a check** going to savings, a **$1,000 cushion takes 7 checks** ($1,000 ÷ $150, rounded up — a part-check still needs its payday). A pace you can see is a pace you can keep.

The steps — the split on paper

- **Write the check at the top.** The real take-home, before it lands if you can.
- **Cut the bills slice.** Every bill this check carries, added up, no rounding yourself into trouble.
- **Cut the savings slice.** Named piles, even small ones — before spending gets a vote.
- **Cut the spending slice.** Groceries, gas, fun — honest numbers, with edges.
- **Subtract, and name the leftover.** Assigned versus the check. What's left gets a job or gets watched — but it gets *named*.

What the tool does with the same numbers

The Paycheck Splitter opens on this exact sample check so you can play before you touch your own numbers. The bar at the top *is* the check: every slice you type draws itself into the bar, and two numbers keep score the whole time — **$1,421 assigned, $64 left over**, the leftover glowing green.

Then there's the lever. The tool has a What-If slider: drag it, and **$100 walks out of Spending into Savings**, live, the bar re-slicing as you drag. Savings becomes **$250 a check**, spending **$265** — and the cushion countdown drops from **7 checks to 4**. That's the rehearsal habit this lesson is really teaching: try the move on screen, before payday, not from an empty account.

And if your slices ever add up to more than the check, the tool tells you plainly and shows the overage — no blame; you just move one slice.

The honest part

A split doesn't make a short check longer. If the bills slice alone eats the whole check, the paper will show you that — and showing it early, before payday, is worth more than discovering it at the register. The split's job is to make the truth visible while it's still cheap to act on.

The free way

A notebook page splits a check fine: four lines — bills, savings, spending, leftover — filled in before payday, every payday. The rehearsal works on paper too; move a number with your pencil and watch the leftover change.

The Paycheck Splitter does the drawing and the what-if for you — it's free to try on our Tools Index, and the ready-made version from this lesson is in our shop.