Quick Tips — Small Moves That Make a Budget Hold

One idea each, in about a minute. No jargon, no blame — just the thinking, plain.

1. Budget the check in front of you

When a check lands, ask one question: **what has to be paid before the next check lands?** Not "what's due this month" — only the bills whose due dates fall between this payday and the next one. Cover those, subtract, and what's left is your leftover. Then give the leftover its orders, before spending starts.

A monthly list hides the squeeze — one check carrying rent and the car payment, the next carrying almost nothing. A per-check plan shows it coming while there's still time to plan around it.

2. Give every "sometimes" bill a sinking fund

Car insurance twice a year. Christmas every December. The big water bill every quarter. None of those are surprises — they just don't show up monthly, so a monthly budget never sees them coming.

The fix is a sinking fund: take the cost, divide it by the number of months until it's due, and save that slice every month into a named pile. When the bill lands, the money is already sitting there with its name on it.

3. Plan the third paycheck before it lands

If you're paid biweekly, two months a year hold a third paycheck — a check your regular bills never claimed, because they were all assigned to the usual two.

That makes it the best planning opportunity of the year, and the easiest one to waste. Decide its job — a debt payment, a cushion, a sinking fund topped up — the week *before* payday, not the weekend after, when it's already quietly gone.

4. Irregular income? Budget from your floor, not your average

If your pay changes month to month — tips, commissions, gig work, seasonal hours — an average month is a month that may never happen. Plan your must-pay bills from your **lowest normal month** instead: the floor you can stand on even in a slow stretch.

Then good months stop being rescue missions. Everything above the floor goes to cushions, sinking funds, and debt — on purpose, in that order.

5. Smallest balance first buys momentum

Mathematically, paying the highest interest rate first saves the most money. In real life, paying the **smallest balance off entirely** does something the math leaves out: it finishes something. That debt is gone, its whole payment rolls onto the next one, and the plan suddenly feels winnable.

A plan you keep beats a perfect plan you quit. Knock out the small one, roll its payment forward, and let the wins stack.

6. An emergency fund is a sinking fund with no date

You don't know when the car will break or the hours will get cut — only that someday, something will cost money you didn't schedule. That's exactly what a sinking fund is for; this one just has no due date and no fixed amount.

So treat it the same way: a named pile, kept separate, fed a small slice every check — even $25 — before the money scatters. It doesn't have to be big to change the day the surprise lands. It just has to exist.

7. Printing at home, without the headache

Our sheets are made to print and fill in with a pen, on purpose. If a page comes out looking wrong, it is almost always one of three settings — and each one takes ten seconds to fix.

1. Print at 100% — "Actual size," not "Fit." Your printer wants to help by shrinking the page to fit. That is the one that makes the lines small and the boxes tight. In the print window, look for the size setting and pick **Actual size** (sometimes called **100%**). The sheet was drawn to fill the page at that size.

2. Pick the paper size that matches your file. Every download comes in two sizes: **US Letter** and **A4**. Open the one that matches the paper in your printer. If you are in the US, that is almost always Letter. Printing a Letter file on A4 paper (or the other way round) is the other way a sheet comes out shrunk or cut off at the edges.

3. Print one-sided first. The sheets are made to be written on, so print single-sided while you are learning the routine. Two-sided printing works fine once you know the sheet — it just makes the back of a page harder to write on.

A quick check before you print the whole pack: Print page 1 only. Hold it up and ask: can I read every line without squinting, and is anything cut off at the edges? If yes to the first and no to the second, print the rest. If something is off, it is setting 1 or 2 above — change one, reprint page 1, and check again.

That is the whole trick. The sheet does the teaching; the printer just has to stay out of its way.