

FREE PRINTABLE STARTER KIT

# Paycheck Bill Planner Starter Kit

Plan bills by paycheck, protect safe money, and choose the next debt snowball move before the bank balance tricks you.

Inside	What it helps you do
Paycheck Bill Planner	Assign bills to the paycheck that actually needs to cover them.
Bill Calendar Snapshot	See due dates and paydays in one simple monthly view.
Debt Snowball Tracker	Track balances, minimum payments, APR notes, and target debt.
Safe Money Worksheet	Separate safe money from money that is already spoken for.
Payday Routine	Use a repeatable checklist instead of guessing every payday.

## Best used with the free calculator

Use this printable as a paper companion. For automatic paycheck mapping and debt payoff tracking, use the free calculator at [SnowballYourDebt.com/calculator](https://SnowballYourDebt.com/calculator)

Best first use	Print one copy for the paycheck you are planning now. Fill it out before sending extra money to debt.
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# Quick Start: The Paycheck-First Method

This kit is built around one rule: bills first, then decide what is truly safe to use for debt payoff, savings, or spending.

Step	Action	Why it matters
1	Write the paycheck amount and next payday.	You are planning one paycheck window, not your whole life at once.
2	List bills due before the next check.	Money due before payday is already spoken for.
3	Subtract bills and required minimums.	This protects essentials before extra debt payoff.
4	Pick one debt snowball target.	Focus makes payoff progress easier to see.
5	Only use safe leftover money for extra payments.	This helps avoid paying debt and then needing that money back.

## Plain-English goal

If you are paycheck to paycheck, this worksheet is not about perfection. It is about knowing what each dollar needs to do before it leaves your account.

## Personal setup notes

Pay frequency	Weekly / Biweekly / Monthly
Normal payday	
Most stressful bill week	
Current snowball target	

# Worksheet 1: Paycheck Bill Planner

Use this page for one paycheck at a time. Write down the bills that need to be handled before the next payday arrives.

Paycheck date	Paycheck amount	Next payday
	\$	

Bill or debt	Due	Amount	Paid	Notes
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		

Paycheck amount	\$
Total bills due	-\$
Safe money after bills	\$

# Worksheet 2: Bill Calendar Snapshot

Put paydays and due dates in one place. This helps you see which week carries the most pressure.

Month	Year	Paydays this month

Sun	Mon	Tue	Wed	Thu	Fri	Sat

### Calendar tip

Mark paydays first. Then add bills by due date. If several bills land before one paycheck, that paycheck needs a tighter plan.

# Worksheet 3: Debt Snowball Tracker

List debts from smallest balance to largest balance. Pay minimums on everything, then aim extra safe money at one target.

Debt	Balance	Min pay	APR	Target	Paid off
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		
	\$	\$	%		

## Target payment log

Date	Payment	Interest note	New balance
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$

# Worksheet 4: Safe Money After Bills

This page is for checking whether extra debt payments are truly safe for this paycheck.

Money check	Amount
Paycheck amount	\$
Bills due before next payday	-\$
Minimum debt payments	-\$
Food, gas, and essentials	-\$
Small cushion	-\$
Safe money after bills	\$

Decision	Answer
Can I make an extra debt payment?	Yes / No
Safe extra payment amount	\$
Debt receiving the payment	
Cash left after extra payment	\$

## Safety rule

If the extra payment would leave you short before the next paycheck, it is not extra yet. Keep the plan honest and try again next paycheck.

# Worksheet 5: Payday Routine

A repeatable routine matters more than a perfect plan. Use this checklist each time new money arrives.

Done	Payday action
<input type="checkbox"/>	Confirm the paycheck amount deposited.
<input type="checkbox"/>	Review bills due before the next payday.
<input type="checkbox"/>	Pay or schedule required bills first.
<input type="checkbox"/>	Update balances after payments clear.
<input type="checkbox"/>	Check safe money after bills.
<input type="checkbox"/>	Choose whether an extra debt payment is safe.
<input type="checkbox"/>	Write one note about what changed this paycheck.

## Notes for this paycheck


### Next step

When you are ready for the app to track this digitally, use the free calculator and dashboard at [SnowballYourDebt.com](https://www.snowballyourdebt.com).