Can I afford this before payday?

A bank balance includes money already committed to bills. Work out what can actually be spent.

Three steps

1. Write cleared cash, not expected income
2. List each bill due before the next payment
3. Subtract the buffer and compare the purchase

A worked example

Available cash	680
Bills due before payday	430
Protected buffer	100
Optional purchase	85

680 - 430 - 100 = 150 available. The 85 purchase leaves 65.

If the remainder is negative, postpone optional spending and review upcoming obligations.

Can I afford this before payday?

Use one row per item or decision. Start with what you know.

Available cash	Bills due before payday	Protected buffer	Optional purchase

My next action / when