FREE WORKSHEET

2Fin

Your safe-per-day number

A month is too far away to feel. One number for today is not. Work it out once per pay cycle, then glance at it each morning.

1 **What's left until payday**

Spending money in your everyday account right now.

$ _____

2 **Bills still to come**

Rent, power, phone, subscriptions due before payday.

− $ _____

3 **Free to spend**

Step 1 minus step 2.

= $ _____

4 **Days until payday**

Count today.

÷ _____

5 **Safe per day**

Step 3 divided by step 4. Under it: relax. Over it: tomorrow's number shrinks a little.

$ _____ / day

Example. $1,400 left, $400 of bills still due, 22 days to payday: ($1,400 − $400) ÷ 22 ≈ **$45 a day**.

Why it works: people weigh "now" far more than "later" (present bias: Laibson 1997, Quarterly Journal of Economics), so a daily figure beats a far-off monthly limit.

General information, not financial advice. Fin works out "Safe per day" and an "after bills" version for you at ai2fin.com.