

# Monthly money reset

Close the records before opening the next plan. Manual worksheet - no bank connection.

REVIEW PERIOD / CUTOFF

BALANCE TYPE USED

NEXT REVIEW DATE

- ☐ Match each account and resolve unexplained differences.
- ☐ Carry pending transactions and unpaid bills forward with dates.
- ☐ Separate card purchases, card payments, and account transfers.
- ☐ Compare actual spending with the plan and explain differences.
- ☐ Keep existing reserves assigned to their real purposes.
- ☐ Forecast the next pay periods and identify any shortage.
- ☐ Choose one adjustment, its owner, and a follow-up date.
- ☐ Save the completed records and schedule the next review.

| Account nickname | Opening (\$) | Completed in (\$) | Completed out (\$) | Calculated close (\$) | Statement close (\$) | Difference / action |
|------------------|--------------|-------------------|--------------------|-----------------------|----------------------|---------------------|
|                  |              |                   |                    |                       |                      |                     |
|                  |              |                   |                    |                       |                      |                     |
|                  |              |                   |                    |                       |                      |                     |

Calculated close = opening + completed inflows - completed outflows. Use one cutoff and balance type. Transfers affect each account but are not new household income. Avoid full account numbers.

# Spending and next dates

Keep purchase-based spending separate from the cash forecast. Manual USD worksheet.

COMPARISON PERIOD

FORECAST ACCOUNT / SCOPE

RESERVED MONEY / PURPOSES

| Spending category | Plan (\$) | Actual (\$) | Actual minus plan (\$) | Reason / next adjustment |
|-------------------|-----------|-------------|------------------------|--------------------------|
|                   |           |             |                        |                          |
|                   |           |             |                        |                          |
|                   |           |             |                        |                          |
|                   |           |             |                        |                          |
|                   |           |             |                        |                          |

Next periods: begin with the full selected account balance. Include actual scheduled outflows; do not subtract their previously labeled reserves again.

| Period / dates | Opening (\$) | New receipts (\$) | Planned out (\$) | Projected close (\$) | Receipt certainty / action |
|----------------|--------------|-------------------|------------------|----------------------|----------------------------|
|                |              |                   |                  |                      |                            |
|                |              |                   |                  |                      |                            |
|                |              |                   |                  |                      |                            |
|                |              |                   |                  |                      |                            |

Projected close = opening + new receipts - outflows; carry it to the next period. Mark future receipts as expected. A card payment is a cash outflow, but not the same purchase counted again as spending.