The Household Money Snapshot

A clearer picture before another financial promise.

FIVE NUMBERS

Monthly take-home income; essential bills excluding debt minimums; minimum debt payments; other spending; cash available for unexpected needs. Use recent records and label estimates. Do not include account numbers or passwords.

THE MATH

Monthly margin = income - essential bills - debt minimums - other spending. Monthly planning floor = essential bills + debt minimums. Approximate runway = available cash / planning floor. If the floor is zero, runway is undefined, not infinite. These are snapshots, not forecasts.

A WORKED EXAMPLE

Income $4,500; essentials $2,800; minimum debt $500; other spending $650; available cash $1,500. Margin = $550. Floor = $3,300. Cash runway is about 0.45 months. A three-month floor would be $9,900, an illustration rather than a universal requirement.

YOUR NEXT THREE MOVES

If margin is negative, protect essentials, check provider support and income options before buying a course. If positive, choose an actual job for it. Schedule a 15-minute review. Review irregular bills before calling the whole margin free cash.

PUT IT TO WORK

Your working page

Use this page privately. Write one decision you can explain, one action you can complete and a date to return to it.

The situation I want to address

The facts or resources I already have

What is still an assumption or missing information

The next useful action and its limit

Who needs to know or can appropriately help

My review date and what I will check