## **CASH ON HAND**

Money you have to spend right now; r	no credit cards or paycheck advances	Leftover from previous cycle=		Leftover from previous cycle=	
How much money do you have?		Date & amount of next paycheck?		Date & amount of next paycheck?	
		Total =		Total =	
SURVIVAL EXPENSES  Amount due or needed to spend BEFORE next paycheck comes in		SURVIVAL EXPENSES  Amount due or needed to spend BEFORE next paycheck comes in		SURVIVAL EXPENSES  Amount due or needed to spend BEFORE next paycheck comes in	
Food + Basic Household Items		Food + Basic Household Items		Food + Basic Household Items	
Rent/ Mortgage		Rent/ Mortgage		Rent/ Mortgage	
Utilities		Utilities		Utilities	
Cell Phone		Cell Phone		Cell Phone	
Diapers		Diapers		Diapers	
Gas		Gas		Gas	
Car Insurance		Car Insurance		Car Insurance	
Internet (if needed)		Internet (if needed)		Internet (if needed)	
Minimum Payments (optl. )		Minimum Payments (optl. )		Minimum Payments (optl. )	
T-4-1		T-1-1		T-1-1 -	
Total =		Total =		Total =	
Leftover =		Leftover =		Leftover =	