NEW DAY RECOVERY

Session 26 Handout

Four-Box Budget & Payday Plan

From Session 26. A budget is a plan for money before feelings arrive. Payday, for many of us, was the most dangerous day of the month.

Name: _____ **Date:** _____

Private work: worksheets stay face-down and private; nobody shares figures aloud.

The four boxes	My numbers
Income (all sources)	
Fixed costs (housing / program fees, phone, transport, court and family obligations)	
Debts and amends repayment schedules from Week 5	
Leaks (spending that evaporates without feeding, housing, or advancing me)	

My Next Payday Plan

Payday plan	My plan
Next payday date	
Pay order	
Cash limit	
Who holds the rest, and where it is kept	
First 48 hours — people and places	
The person who will ask me about it	

No regular income: write the next money date or “no date yet,” the first person told, and the cash limit. Cash pay: write the cash limit, who holds the rest, and where it is kept.

Homework: run the Payday Plan on your next income date. Track actual spending for seven days — every dollar, no judgment, just data.