Three paycheck month plan

Use an extra paycheck intentionally rather than treating it as extra spending.

Three steps

1. Check your pay calendar
2. Cover upcoming obligations
3. Allocate the remainder to your priorities

A worked example

Extra net pay	1300
Upcoming bills	400
Savings	500
Debt payment	300
Unassigned	100

100 remains after allocating 1200.

Keep adequate cash for essentials.

Three paycheck month plan

Use one row per item or decision. Start with what you know.

Extra net pay	Upcoming bills	Savings	Debt payment	Unassigned

My next action / when