counts

THE COUNTS NO-DRAMA MONEY KIT

Make a plan. Keep it real.

Five practical worksheets for the money you actually have.

01 **Monthly money map**
Plan income, envelopes, savings, and debt on one page.

02 **Paycheck planner**
Give the next paycheck a job before it disappears.

03 **Sinking fund tracker**
Turn lumpy future costs into steady monthly numbers.

04 **Debt payoff tracker**
Choose a focus and make progress visible.

05 **15-minute budget meeting**
Reconcile, look ahead, and agree on one adjustment.

FREE • NO EMAIL GATE • PRINT AS OFTEN AS YOU NEED

When the paper plan works, move it into shared envelopes at getcounts.app.

WORKSHEET 01

Monthly money map

Plan what is here now. Adjust when life changes.

MONTH

PLANNING TOGETHER WITH

STARTING CASH

$0.00

Money coming in

planned / actual

SOURCE	PLANNED	ACTUAL
TOTAL INCOME		

Committed first

bills + essentials

ENVELOPE	PLANNED	ACTUAL
COMMITTED TOTAL		

One thing this plan must protect

Everyday envelopes

planned / actual

ENVELOPE	PLANNED	ACTUAL
EVERYDAY TOTAL		

Future you

save + pay down

GOAL OR DEBT	PLANNED	ACTUAL
FUTURE TOTAL		

ZERO-BASED CHECK

Income - planned = $0

Not zero? Give the rest a job.

WORKSHEET 02

Paycheck planner

Plan one pay period at a time - especially when income or timing moves.

PAY DATE	THIS CHECK COVERS	TAKE-HOME AMOUNT
	dates	*$0.00*

1. Cover what is due before the next paycheck

protect essentials first

BILL OR COMMITMENT	DUE	AMOUNT	PAID FROM
COMMITTED TOTAL			

2. Fund the envelopes you will actually use

make spending limits visible

ENVELOPE	FUND IT	SPENT	LEFT
ENVELOPE TOTAL			

3. Send the rest forward

small is still progress

GOAL, BUFFER, OR EXTRA DEBT	AMOUNT	NEW BALANCE
FORWARD TOTAL		

EVERY DOLLAR HAS A JOB Take-home - committed - envelopes - forward = ________

WORKSHEET 03

Sinking fund tracker

Known cost, known date, smaller monthly surprise.

PLAN YEAR ____

CONTRIBUTION DAY *each month or paycheck*

MONTHLY TOTAL *$0.00*

Fund overview

target - saved = remaining

FUND	TARGET	SAVED	LEFT	DUE	PER MONTH
ALL FUNDS					

Contribution log

mark the habit, not just the finish line

FUND	1	2	3	4	5	6	7	8	9	10	11	12

Make the next contribution easier

Automate it, split it by paycheck, or lower the target.

WORKSHEET 04

Debt payoff tracker

Keep minimums safe. Put extra money behind one clear priority.

STARTING MONTH ____________

METHOD *smallest balance or highest APR*

EXTRA THIS MONTH *$0.00*

Debt snapshot

use current statement balances

DEBT	BALANCE	APR	MINIMUM	EXTRA	NEW BALANCE
MONTHLY DEBT PLAN					

CURRENT FOCUS Debt: ____________ Next milestone: ____________

Progress by month

record the balance after payment posts

MONTH	STARTING	PAID	INTEREST	ENDING	CHANGE

A win that is not a number

Example: no new balance, called the lender, or stayed current.

WORKSHEET 05

The 15-minute budget meeting

No blame. No archaeology. Just the next useful decisions.

DATE ____________ PEOPLE HERE ____________ NEXT CHECK-IN ____________

☐ 00-03	**Reconnect**	Name one thing the budget helped with this week.
☐ 03-07	**Trust the balances**	Reconcile active accounts and resolve missing transactions.
☐ 07-11	**Look ahead**	Scan the next seven days for bills, plans, and unusual spending.
☐ 11-14	**Adjust together**	Move money where needed and say what trade-off that creates.
☐ 14-15	**Close the loop**	Choose the next check-in and one owner for any follow-up.

Balance check

Counts balance / real balance / difference

ACCOUNT	COUNTS	VERIFIED	DIFFERENCE

Next seven days

Bills, travel, events, or low-stock essentials

Decisions we made

What moved, what waits, and why

One money win

Keep the meeting human.

MOVE THE WORKING PLAN INTO COUNTS

Share envelopes, import statement files, and reconcile together at getcounts.app.