3AM FINANCE

Your Weekly Money Plan

Plan only through the next payday. One honest week at a time.

WEEK OF

NEXT REVIEW DATE

MONEY AVAILABLE TODAY
$

INCOME EXPECTED BEFORE NEXT REVIEW
$

ESSENTIALS DUE BEFORE THE NEXT INCOME ARRIVES

HOUSING
$

FOOD & HOUSEHOLD
$

UTILITIES
$

TRANSPORTATION / GAS
$

MEDICATION / HEALTH
$

CHILDCARE
$

REQUIRED OBLIGATIONS
$

OTHER ESSENTIAL EXPENSE
$

Total essential expenses **$ _____**

THIS WEEK'S DECISIONS

MONEY REMAINING AFTER ESSENTIALS
$

AMOUNT RESERVED FOR A SHORT WEEK
$

BILL THAT NEEDS A CALL OR PAYMENT ARRANGEMENT

ONE ACTION I WILL COMPLETE TOMORROW

BEFORE I FINISH

- [ ] I checked the actual balances and due dates.
- [ ] I protected food, housing, health, and work first.
- [ ] I gave every available dollar a job.

THE 3AM RESET

What am I afraid will happen?

What fact do I need to verify?

What is tomorrow's one move?