

The Clear Desk Money Reset

Nine pages that turn "I should really budget" into a system you fill in with a pen — one paycheck, one bill, one dollar at a time.

- 1 How to Use This Binder**
Print, punch, and set it up in under ten minutes.
- 2 Monthly Budget Worksheet**
The 7-box system — every dollar gets a job before the month starts.
- 3 Paycheck Planner**
Biweekly and weekly versions, so bills never land before the money does.
- 4 Bill Payment Calendar**
Every due date in one place, matched to the paycheck that covers it.
- 5 Debt Payoff Tracker**
Color a box every time a balance drops. Progress you can see.
- 6 Sinking Funds Tracker**
Small monthly deposits for the bills you already know are coming.
- 7 Savings Challenge Sheet**
The 4-week doubling challenge — \$100 saved, four rounds a year.
- 8 Net Worth & Month-End Review**
One page to close out the month and watch the number move.

How to Use This Binder

This isn't an app and it doesn't sync anywhere — that's the point. A binder you can hold survives a dead phone battery and a bad wifi day. Here's how to set it up once.

1. Print what you'll actually use

Print every sheet once to start. Pages marked **repeatable** — the Monthly Budget Worksheet, the Net Worth page, and one side of the Sinking Funds tracker — are built to be reprinted, so run off extra copies for the rest of the year now while the printer's already on.

2. Punch and bind it

A cheap 3-ring binder or a clipboard both work. Put the Bill Payment Calendar and this month's Budget Worksheet on top — those are the two pages you'll touch every week.

3. Pull real numbers first

Before you fill in a single box, pull up last month's bank or card statement. Most people guess low on food and gas. Real numbers first, budget second — round up, not down.

4. Fill it in with a pen

Writing a number by hand makes it stick in a way tapping a screen doesn't. If a category runs short mid-month, cross it out and write the new number next to it — don't erase. The crossed-out number is useful information for next month.

WHAT ORDER TO FILL THINGS IN

- ☐ **Week 1 of the month:** Monthly Budget Worksheet — every dollar gets a job.
- ☐ **Same sitting:** Paycheck Planner — match bills to the check that pays them.
- ☐ **As bills arrive:** Bill Payment Calendar — one glance tells you what's due this week.
- ☐ **Ongoing:** Debt Payoff Tracker and Sinking Funds — a few minutes whenever a payment clears.
- ☐ **Anytime this year:** Savings Challenge Sheet — run it whenever you want a quick, contained win.
- ☐ **Last day of the month:** Net Worth & Month-End Review — five minutes to close the loop.

The only rule that matters: a binder you actually open beats a perfect system you don't. Missing a week doesn't break it — just pick the pen back up.

Monthly Budget Worksheet

The 7-box system: write your take-home pay at the top, then give every dollar a job across seven boxes. Nothing left unassigned, nothing spent twice.

TAKE-HOME PAY

\$ _____

Month _____

Housing

aim ≤ 30–35%

rent/mortgage + utilities
_____**Bills**phone, insurance, subs
_____\$ amount this month
_____**Food**groceries + eating out
_____\$ amount this month
_____**Transportation**gas, payment, insurance
_____\$ amount this month
_____**Debt**minimums + extra
_____\$ amount this month
_____**Savings**before fun money
_____\$ amount this month
_____**Fun money**whatever's left — on purpose
_____\$ amount this month
_____**Total assigned (should equal take-home pay)**

\$ _____

FILL-IN ORDER THAT AVOIDS GAPS

Housing first (it's usually fixed) → Debt minimums second (late fees are expensive) → Food and Transportation third (these flex the most) → Savings before Fun money — even \$20 builds the habit → Fun money last, on purpose. If that box feels too small, the fix is usually in Housing or Debt, not lattes.

Worked example on a \$2,400 paycheck: Housing \$960 · Bills \$200 · Food \$400 · Transportation \$300 · Debt \$200 · Savings \$240 · Fun money \$100. That's every dollar of \$2,400 accounted for before the month starts.

Paycheck Planner

Match every bill to the specific paycheck that pays it — that's what separates a budget that works from one that looks fine on paper but runs short by the 20th.

BIWEEKLY PAYCHECK MAPPER

Bill / category	Due date	Paycheck 1 (1st–15th)	Paycheck 2 (16th–end)

The extra 3rd paycheck: four months a year bring three biweekly checks instead of two. Mark those months here and decide in advance where that check goes: JAN / APR / JUL / OCT (OR YOUR ACTUAL EXTRA MONTHS): _____ → goes to *savings* / *debt* / *planned expense*.

WEEKLY PAYCHECK BUDGET (THE 4.33 MATH)

Fixed monthly bills total (rent, car, insurance)	\$ _____
÷ 4.33 (accounts for 52 weeks, not 48) = weekly bill set-aside	\$ _____
Weekly groceries / gas / fun money budget	\$ _____

5-paycheck months — four months a year bring a 5th check with no bill attached to it. Mark them here and decide in advance where that money goes:

MONTH _____ → _____ MONTH _____ → _____

MONTH _____ → _____ MONTH _____ → _____

Irregular income (tips, freelance, hourly)? Build both mappers off your lowest realistic paycheck from the last few months, not your average. Anything above that floor is bonus savings or debt payoff, decided after the check clears.

Bill Payment Calendar

Write each bill's due day into the grid below, then log the details in the tracker. One glance tells you what's coming this week.

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

DUE-DATE TRACKER

Bill	Due day	Amount	Paycheck	Autopay	Paid
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Circle the due date on the calendar above as you write each bill into the tracker. Whichever paycheck lands first that month should absorb the bills with the least flexibility – rent and anything with a real late fee.

Debt Payoff Tracker

A visual, not a spreadsheet. Write the starting balance, divide it by 20, and color a box every time a payment crosses that amount. Track your smallest balance first – filling a whole chart in a couple of months builds the habit.

DEBT 1

Name	Starting balance	\$	
Value per box (balance ÷ 20)	Interest rate		%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20			
Last box filled – date	Est. interest saved so far	\$	

DEBT 2

Name	Starting balance	\$	
Value per box (balance ÷ 20)	Interest rate		%
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20			
Last box filled – date	Est. interest saved so far	\$	

Only extra payments (or the true minimum) fill a box. A payment that just covers interest and fees isn't shrinking the balance, so skip it. If a balance goes back up after an emergency, don't erase a filled box – leave it and mark the setback. Honest progress beats a perfect line.

Sinking Funds Tracker

Small monthly deposits toward a cost you already know is coming – not an emergency, a planned one. Start with two or three funds; more than that and each one grows too slowly to matter.

Fund	Annual cost	÷ 12 =	J	F	M	A	M	J	J	A	S	O	N	D
Car / home repairs	\$ ____	\$ ____	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Holiday / gifts	\$ ____	\$ ____	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Annual insurance / registration	\$ ____	\$ ____	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
_____	\$ ____	\$ ____	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Worked example: a \$600 annual car insurance bill becomes \$50 set aside every month for 12 months. By the time the bill arrives, it's already covered – the month it's due doesn't look any different from any other month in the budget.

WHERE TO KEEP IT

A separate savings account, or a labeled sub-account, works better than mixing this into checking – mixed in, it looks like spendable money every time you check the balance. When a fund hits zero after the bill is paid, that's the system working. Reset it to zero and start the next 12 deposits.

Savings Challenge Sheet

Four weeks, doubling each week, \$100 total. Run it as many times a year as you want a quick, contained win – four rounds is \$400 saved that didn't exist before, without touching your regular budget.

Round	Week 1 — \$10	Week 2 — \$20	Week 3 — \$30	Week 4 — \$40	Round total
Round 1	☐	☐	☐	☐	\$100
Round 2	☐	☐	☐	☐	\$100
Round 3	☐	☐	☐	☐	\$100
Round 4	☐	☐	☐	☐	\$100
Year total, all four rounds					\$400

Stuck on week 4's \$40? Split it – \$20 on payday, \$20 on the 1st. And the money should come from a no-spend day, round-ups, or one skipped extra, not your regular grocery or gas budget – that just moves the problem instead of solving it.

TIGHT INCOME? SCALE IT DOWN

Round	Week 1 — \$2	Week 2 — \$4	Week 3 — \$6	Week 4 — \$8	Round total
Round 1	☐	☐	☐	☐	\$20

Missed a week? Skip it and keep going – don't double up the next week to catch up. Doubling up is how challenges like this get abandoned.

Net Worth & Month-End Review

Five minutes on the last day of the month. This is the page that shows the whole system is working, one small number at a time.

WHAT YOU HAVE

Checking	\$ _____
Savings	\$ _____
Sinking funds	\$ _____
Other (retirement, etc.)	\$ _____
Total assets	\$ _____

WHAT YOU OWE

Credit cards	\$ _____
Loans	\$ _____
Other debt	\$ _____
Total owed	\$ _____

Net worth this month (assets – debts) \$ _____ vs. last month ▲ / ▼ \$ _____

MONTH-END REVIEW

What worked this month

What didn't

One change for next month

A month that's "off average" is still worth writing down. A big repair, a job change, an unplanned trip — note it here instead of erasing it. Those are usually the most useful rows on the whole page, because they show what your budget actually needs to survive.