WORKSHEET 01 / TO COMPLETE

Taking stock

Identify the difficulty and choose a first step.

Print and write at your own pace, or copy these headings into a notebook.

My period / currency

What has prompted me to take stock

What I already know

What still needs to be checked

My first step: what, with whom and when?

Is an essential need at risk, or is an official deadline close? Seek suitable support promptly; do not wait until the whole worksheet is complete.

WORKSHEET 02 / TO COMPLETE

Understanding a bill

Connect the documents, payments and questions.

Print and write at your own pace, or copy these headings into a notebook.

Item / contact / reference

Amount requested / stated date

Initial price / confirmed payments / balance found

Documents matched / difference to explain

My question / verified contact channel

A reminder and a bill may relate to the same amount. Asking for an explanation does not automatically postpone a payment date.

SEEC

Taking Back Control of Your Budget

Take stock, understand your bills and know when to ask for help

WORKSHEET 03 / TO COMPLETE

My commitments and calendar

Separate the total commitment from movements on each date.

Print and write at your own pace, or copy these headings into a notebook.

Period / currency / starting balance

A. Commitments: total view, not an extra calendar entry

Item	Total remaining	Next date	Term / to check

B. Calendar: one line for each expected movement

Date	Movement / status*	Money in	Money out	Projected balance

* Mark each item confirmed, estimated or to be checked. This is a forecast, not permission to use an overdraft.

First shortfall / information or date to check

Do not add the total in A to the payments in B: they are two views of the same commitments.

WORKSHEET 04 / TO COMPLETE

Preparing a request

Prepare the conversation, then keep a record of the reply.

Print and write at your own pace, or copy these headings into a notebook.

Who to contact / why / through which channel?

Relevant facts: period, amounts and any reference

My request and the important date

Afterwards: date, contact, reply and confirmation

Next step / follow-up date

Send only relevant documents through a verified channel. Never send a password. A request sent is not an agreement obtained.

WORKSHEET 05 / TO COMPLETE

My budget and action plan

Look at the whole period and decide what comes next.

Print and write at your own pace, or copy these headings into a notebook.

Period / currency / scope

Category	Forecast	Revised scenario
Resources		
Commitments and bills		
Variable needs		
To prepare for later		
Difference to examine		

Difference = resources - bills - needs - amounts to prepare. Uncertain income is not confirmed; do not count a reserve twice.

What remains uncertain / my next step

Support to seek / next review on...

If resources do not cover needs, a budget does not create the missing money. It helps you describe the situation and prepare a request.