WORKSHEET 01 / FICTIONAL EXAMPLE

Taking stock

Identify the difficulty and choose a first step.

Completed example: fictional amounts in one currency, without a symbol.

My period / currency

Monday to Friday, before payday / one currency

What has prompted me to take stock

Maëlle: I do not know what is left for this week.

What I already know

240 available; 255 in expected outgoings before Friday.

There is a shortfall of 15 before payday.

What still needs to be checked

The payday and any other outgoings.

My first step: what, with whom and when?

Today: prepare a conversation about the household contribution.

No postponement has been agreed.

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 / FICTIONAL EXAMPLE

Understanding a bill

Connect the documents, payments and questions.

Completed example: fictional amounts in one currency, without a symbol.

Item / contact / reference

Yutong: second-hand desk / Example Workshop (fictional) / B-042

Amount requested / stated date

135 / payment requested before 18 November

Initial price / confirmed payments / balance found

180 - confirmed payment of 60 = 120 remaining

Documents matched / difference to explain

Agreement, bill and payment record: the same purchase.

The reminder adds fees of 15 that need explaining.

My question / verified contact channel

What does the 15 relate to? Does the date still apply?

Use the seller's contact details already on record.

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

WORKSHEET 03 / FICTIONAL EXAMPLE

My commitments and calendar

Separate the total commitment from movements on each date.

Completed example: fictional amounts in one currency, without a symbol.

Period / currency / starting balance

Maëlle: Monday to Friday / one currency / starting balance 240

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

Item	Total remaining	Next date	Term / to check
Existing purchase	To be checked	Wednesday	Scheduled payment: 60

B. Calendar: one line for each expected movement

Date	Movement / status*	Money in	Money out	Projected balance
Tue.	Transport		80	160
Tue.	Food		25	135
Wed.	Purchase		60	75
Thu.	Household		70	5
Thu.	Food		20	-15
Fri.	Expected wages	600		585

* 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

A shortfall of 15 appears on Thursday. Friday's 585 is not free spending money for the month.

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

WORKSHEET 04 / FICTIONAL EXAMPLE

Preparing a request

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

Completed example: fictional amounts in one currency, without a symbol.

Who to contact / why / through which channel?

Yutong: support service at my institution.

Verify the contact and ask about the first conversation.

Relevant facts: period, amounts and any reference

Month examined: resources of 900 and needs of 1,050.

No reserve; difference of 150.

My request and the important date

Can you help me examine the options or direct me?

What documents and possible fee apply to a first meeting?

Afterwards: date, contact, reply and confirmation

No conversation yet: no support has been granted at this stage.

Next step / follow-up date

Send my request today, then record any appointment offered.

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

WORKSHEET 05 / FICTIONAL EXAMPLE

My budget and action plan

Look at the whole period and decide what comes next.

Completed example: fictional amounts in one currency, without a symbol.

Period / currency / scope

Yutong: one month / one currency / simplified example

Category	Forecast	Revised scenario
Resources	900	900
Commitments and bills	700	700
Variable needs	350	330
To prepare for later	0*	0*
Difference to examine	-150	-130

* Fictional split: 700 + 350 = 1,050. No future reserve is included. A possible saving of 20 still needs confirmation.

What remains uncertain / my next step

The saving of 20 is a possibility, not a confirmed result.

Prepare a contact about the remaining 130.

Support to seek / next review on...

Support service; set a follow-up date after making contact.

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