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.