

The Week-One Money Check

A one-page check-in for your first weeks on one income. Twenty minutes, pen and paper is fine. Nobody sees this but you.

1. Money in — each month

Take-home pay	\$
Child support / alimony	\$
Benefits (SNAP, TANF, other)	\$
Anything else	\$
TOTAL IN	\$

2. Money out — the must-pays

Rent / mortgage	\$
Electricity, gas, water	\$
Phone & internet	\$
Groceries	\$
Kids (school, childcare, clothes)	\$
Transport (gas, transit, car)	\$
Insurance	\$
Minimum debt payments	\$
TOTAL OUT	\$

3. The gap

TOTAL IN – TOTAL OUT =	\$
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If the number is negative, that is information, not failure. It tells you which bill to attack first.

4. Three calls this week

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| 1. Dial 211 | Free help near you: housing, food, bills, childcare. |
| 2. Your payroll or HR | Ask what changed on your pay, benefits and tax withholding. |
| 3. DV Hotline 1-800-799-7233 | Free, 24/7 advocates who know local money help. |

5. Documents to gather and keep safe

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| ☐ Birth certificates | ☐ Bank + credit card statements |
| ☐ Social Security cards | ☐ Insurance policies |
| ☐ Lease or deed | ☐ Kids' school records |
| ☐ Recent pay stubs | ☐ IDs / passports |