

CASH ENVELOPE SETUP CHECKLIST

Everything you need to start
this payday



PICK ENVELOPES

- ☐ Choose 4-8 categories you tend to overspend in
- ☐ Groceries, gas and dining out are good starters
- ☐ Leave rent and bills on autopay

SET AMOUNTS

- ☐ Average the last 3 months in each category
- ☐ Round to amounts that are easy to withdraw
- ☐ Split amounts by paycheck if paid biweekly

FILL THEM

- ☐ Withdraw cash once, on payday
- ☐ Label each envelope with its amount
- ☐ Keep them in one wallet or zip pouch

FOLLOW THE RULES

- ☐ Empty envelope means that spending stops
- ☐ Borrow from another envelope, never a card
- ☐ Leftover cash rolls over or goes to savings

SET IT UP ONCE. REFILL IT EVERY PAYDAY.



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