ClearTill

KNOW WHAT IS REALLY LEFT BEFORE PAYDAY

The Bank Balance Reset

A practical 10-minute guide to working out what your bank balance still has to cover before payday.

Your balance is not the same as the money that is actually free to spend.

Use the included spreadsheet to subtract the bills and one-off costs still ahead of you, protect a buffer and estimate a daily amount until your next income date.

FREE CASH-POSITION WORKSHEET

No bank login. No Open Banking. You control the numbers.

Why the number in your bank can mislead you

A bank balance answers one question: how much money is in the account now. It does not automatically answer the more useful question: how much of that money is still clear after everything due before payday?

What you can see	What is still spoken for	What is actually clear
£521 Current bank balance	- £373 Bills and one-off costs	£148 Before the next payday

This calculation is simple. The difficulty is keeping the list complete and the balance current. Missing a small subscription, a school payment or a one-off journey can turn an apparently safe number into a shortfall.

Rule: do not decide what is affordable from the bank balance alone. First subtract every cost due before the next reliable income date.

The four-step payday calculation

1

Start with the balance showing now

Use the current balance in the account you actually spend from. Do not add expected income that has not arrived.

2

List every bill due before payday

Include rent or mortgage, council tax, energy, mobile, subscriptions, debt payments and any direct debit that will leave before your next income date.

3

Add irregular and one-off costs

Travel, birthdays, school costs, repairs, cash withdrawals and planned purchases are often the items that break a budget.

4

Protect a buffer and divide what remains

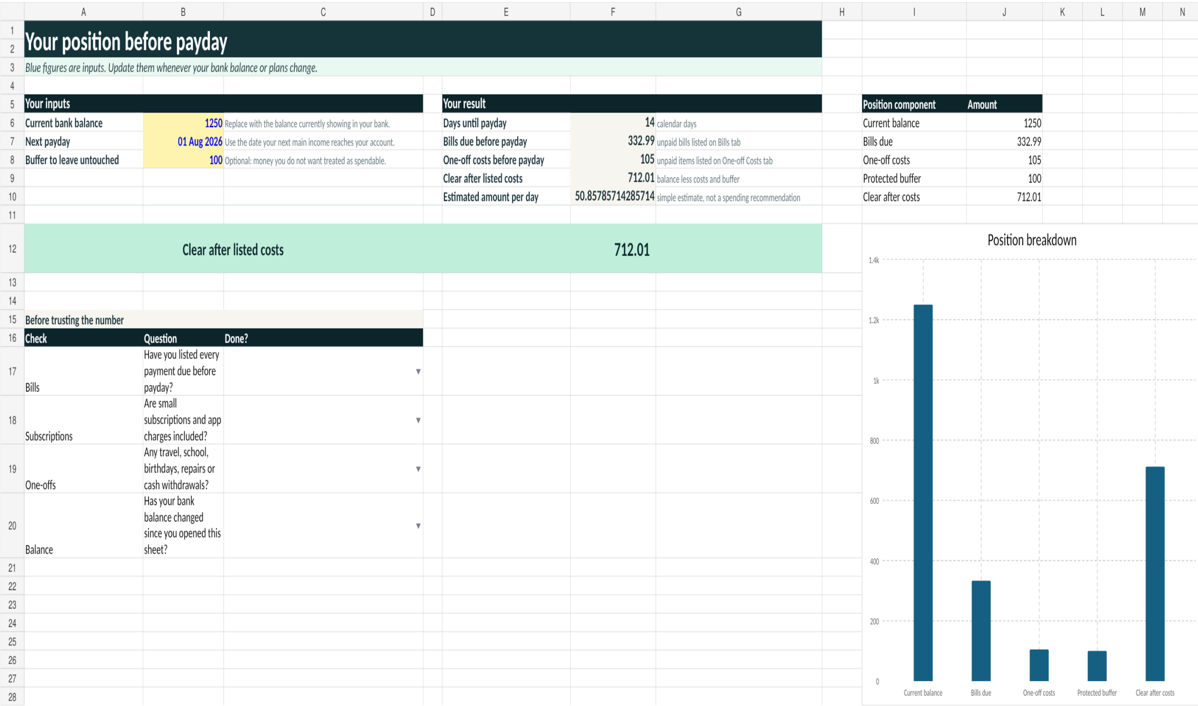
Subtract a small amount you will not treat as spendable. Then divide the remaining figure by the number of days until payday for a simple daily estimate.

Current balance - bills - one-off costs - protected buffer = clear cash before payday

The daily amount is an estimate, not a spending target or financial recommendation. It is only as accurate as the figures and dates entered.

Use the free ClearTill spreadsheet

The workbook is designed for one payday cycle. Enter the balance, next payday and protected buffer, then list the bills and one-off costs still ahead of you. Mark items as paid when they clear.



Before trusting the result	
Have you included every payment due before payday?	■
Are small subscriptions and app charges included?	■
Have you added travel, school, birthdays, repairs or cash?	■
Is the balance still current?	■

A two-minute routine that keeps the number useful

When	What to do	Why it matters
After a bill clears	Update the balance and mark the bill paid.	The result should reflect the money actually in the account.
After an unplanned purchase	Add the cost or refresh the balance immediately.	Small changes compound quickly near payday.
Twice each week	Check for forgotten subscriptions or one-off costs.	The first list is rarely complete.
Before a larger purchase	Recalculate first.	Affordability depends on what is still due, not only what is in the bank.

Common mistakes

• Counting income before it arrives. Planned income is not available cash.

• Using a monthly budget for a payday problem. Timing matters as much as the total.

• Ignoring irregular costs. One-offs are often predictable even when they are not monthly.

• Leaving the figure stale. A correct calculation becomes misleading after the balance changes.

Download the sheet - then decide whether manual tracking is enough

The free spreadsheet is useful when you need a quick, transparent calculation. It is deliberately limited to a manual, one-payday snapshot.

	Free spreadsheet	ClearTill live preview
First cash-position calculation	Yes	Yes
Bank connection required	No	No
Balance updates	Manual cells	Fast in-app update
Recurring bills carried forward	Manual	Automatic
Prompts to refresh stale figures	No	Yes
Position retained after preview	Your file	Read-only in your account

Get the free spreadsheet

cleartill.money/free-cash-position-sheet

Choose the Excel download or make your own Google Sheets copy from the download page.

When you want the same calculation to stay live, try ClearTill free for seven days. No card is requested and nothing is charged automatically.

Check my position free at ClearTill

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