

P2 / DATES CHANGE THE DECISION

Two-Payday Cash Planner

See a cash shortage before it arrives—not just a positive ending balance.

For From Paycheck to Breathing Room by Evan Calder & Daniel H. Mercer. Use with Chapters 1, 3, 4, 6 and 9 and Your payday ledger. The file covers one checking account and up to 62 days; the example extends across two months.

Sheet	Purpose
Setup	Opening cash, date window, chosen floor and confirmation of the opening cut-off.
Events	Dated deposits, bills, ordinary spending and checking transfers. Scheduled is not the same as received.
Calendar	Daily opening, inflow, outflow, close and difference from the chosen floor.
Cash now	A separate current snapshot for an optional purchase before the next available deposit.
Decision	Lowest projected balance, its first date, window close and timing flags. Calendar contains the exact daily figures.

START HERE

Open the Example and find the first low point in Calendar: October 12, \$45. Then open Your_Copy, verify Setup and enter dated Events. Ordinary groceries, travel and transfers belong alongside bills. A complete list is your responsibility; the workbook cannot see your accounts.

Use the date income becomes usable, not the date you hope it arrives. For an outgoing item already deducted from the opening figure, do not deduct it again in Events. Keep one cut-off.

WORKED EXAMPLE / ACROSS PAYDAYS

The ending does not fix the earlier shortage

Point in the fictional ledger	October	November extension
Opening checking	\$200	\$355
Lowest daily closing balance	\$45	\$200
Future-expense transfers	\$200	\$200
Emergency-savings transfer	\$145	\$300
Closing checking	\$355	\$355

October’s smaller emergency transfer leaves \$155 more in checking. That retained amount carries into November once, not as a new paycheck. Under the same stated income, dates and spending, the next low point rises to \$200 and the full \$300 emergency transfer can resume.

Why the floor still flags October

The example chooses \$200 as a checking floor. October still falls \$155 below it. Saving less at month end cannot retroactively fix October 12. It changes the opening available for the next cycle. A floor is a chosen timing allowance, not a universal recommended amount.

Delay the first deposit as a stress test

In a copy, mark the October 1 paycheck Delayed. It is excluded until you know its new usable date. Rent of \$1,500 against \$200 opening leaves –\$1,300 on October 1. The ending balance cannot make that payment workable. Identify a real timing, spending or confirmed-cash change; do not invent a new deposit.

SAME-DAY ORDER

The calendar uses daily totals. If a deposit and a withdrawal occur on the same day, the sequence can matter. “Verified” in the fictional example assumes the deposit is available before rent. For your account, use Assumed unless you have a sound basis and inspect the timing flag. A projected daily close is not an overdraft guarantee.

CASH NOW / A DIFFERENT QUESTION

A \$640 bank figure is not \$640 to spend

Separate Chapter 1 teaching case	USD
Bank figure being used	\$640
Outgoing not already deducted	-\$90
Other commitments before next usable pay	-\$330
Food/travel/essentials	-\$140
Chosen floor	-\$50
Room before optional purchase	\$30
Proposed purchase	-\$45
Room afterward	-\$15

This is a separate teaching snapshot, not a claimed balance from Nina/Alex's two-month calendar. Other reserved cash is explicitly 0 in this example. In your file, a blank required amount stays pending until you enter and confirm a value.

If the available balance already includes the \$90 hold, do not subtract it again. A card purchase awaiting payment belongs either among commitments or reserved cash, not both. A pending incoming deposit is not current spendable money.

WHAT THE ANSWER MEANS

The proposed \$45 exceeds the room by \$15. It does not mean food should be cut or an unpaid obligation ignored. Reduce/postpone the optional choice or identify a genuine available source without removing another necessary job.

Return to the book when necessary costs do not fit

Chapter 7 distinguishes a timing issue from a recurring deficit. Moving a date cannot solve a monthly shortfall by itself. Keep the deficit visible and use the appropriate route rather than forcing the workbook to show a positive result.

REPEAT WITHOUT DOUBLE COUNTING

Your next window

Save a dated copy of the current plan. Reconcile the opening figure and record the new cut-off before changing the window. Remove or exclude past events already embodied in the new opening; do not apply them again. Carry actual cash, not yesterday's unconfirmed projection.

Transfers to savings reduce checking here but do not count as new household spending in P1. Record the funded purpose in P3 once. A paid-in-full card purchase uses its budget when purchased; the later card settlement affects this checking calendar. Do not also enter the card purchase as a checking withdrawal.

Change one uncertain assumption at a time when comparing plans. Use a later bill date only after the change is actually effective. Keep Scheduled/Posted and Verified/Assumed distinctions visible. Review the next low date, not only the summary.

When a result is pending

Check Setup and Events marked CHECK. A missing amount, date or source in an active event is not assumed zero. Canceled items are excluded; a delayed incoming payment remains excluded until its actual timing can be represented. Other valid current-cash questions in Cash now remain independent of the projection.

SCOPE

72 event rows, one checking account and 62 days. Not a full transaction importer, bill-payment service, intraday bank model or forecast of unentered costs. Use Calendar to inspect the exact date and amount behind the summary. No macros, account connection or external workbook links.

The ledger values come from the supplied manuscript. Year 2026 and the repeated November dates are explicit teaching assumptions. Banking cross-check: consumerfinance.gov/consumer-tools/bank-accounts/know-your-overdraft-options/. v1.1 includes date-and-time entries in their calendar day; enter whole dates for the cash window. Both XLSX copies passed focused independent tests in Microsoft Excel 16 on Windows. Other spreadsheet apps remain untested.