

P3 / SAVED MEANS BACKED BY CASH

Funds & Buffer Planner

Give future expenses and your buffers their own jobs—without counting the same money twice.

For From Paycheck to Breathing Room by Evan Calder & Daniel H. Mercer. Use with Chapters 5–6, 8–9 and Your fund record. This is a small reserve ledger with a deadline planner, not another bank account.

Layer	Question it answers
Setup + Funds	What money is actually held, in which location, for which purpose?
Movements	What was added, used or reassigned after the opening record?
Funding dates	What can be contributed on each real available date without exceeding capacity?
Targets	What does the deadline require, and how much would the entered plan leave missing?
Decision	Do the labels fit the supporting checking/savings pools? Where is a shortfall or over-assigned date?

START HERE

Look at the Example: Leo holds \$80, not \$180. The intended \$100 addition is only Planned. Open Your_Copy, enter the reconciled reserve-support amounts and active fund records, then record completed movements. Add targets and future funding only after current balances make sense.

The supporting account amounts must exclude unrelated bills and pending items once. They are not necessarily the full bank balances. A known 0 is valid; a required unknown stays pending. Do not put account numbers or credentials in these files.

WORKED EXAMPLE / A DATED EXPENSE

Four real dates beat an annual average

Leo's fictional renewal	Amount / meaning
Renewal payment	\$480, leaving on May 1
Actually reserved at review	\$80
Still needed	\$400
Available funding dates	February 15, March 15, April 15 and April 29
Required across those four dates	\$100 per date
Only \$40 entered at each date	\$240 held at payment; \$240 still missing

The manuscript supplies the \$480/\$80/four-contribution example. Year 2027 and the four dates make that example operational. Funding available on the payment date counts only if it really arrives before the payment leaves; otherwise use an earlier usable date or a later contribution.

The three example purposes are not three copies of the same money

The extended example holds \$80 for renewal and \$200 for emergency use in savings, plus a \$50 cushion in checking. Supporting pools are therefore \$280 and \$50. The extra emergency/cushion figures and targets are fictional teaching choices, not universal recommendations.

A PLAN IS NOT A DEPOSIT

Funding dates project the future once. Planned notes in Movements do not increase Held now and are not counted again in the projection. After a contribution actually occurs, advance the review, record it Completed and remove its past date from the future schedule before projecting again.

WORKED EXAMPLE / CORRECTION

When labels exceed the money

A mismatch that should stay visible

If the savings pool is changed from \$280 to \$240 while the labels still total \$280, Decision shows -\$40 of support. Renaming the funds cannot fix it. Reconcile missing withdrawals, releases, duplicate additions or an incorrect account cut-off before calling both purposes fully backed.

A reassignment is not new saving

Move \$40 of purpose from Emergency reserve to Annual renewal using one Reassign row. Renewal rises to \$120; emergency falls to \$160. The total assigned remains \$330 including checking. The support comparison does not gain \$40.

A location transfer is a different operation

Moving the same fund from checking to savings changes its Home and the supporting account figures; it is not an Addition. If a fund genuinely sits in both locations, use two clearly named records so the support check remains intelligible. This V1 does not automate partial-location transfers.

An unaffordable contribution does not become funded

Enter \$100 toward the renewal on a date with only \$60 of capacity. Funding dates shows -\$40 room and Decision counts an over-assigned date. The target projection may still describe what the entered \$100 plan would produce; it must not be mistaken for a viable instruction to transfer \$100.

THE NEXT CHOICE

Revisit the goal, deadline, competing purposes or a real available source. Use P2 to check that the actual checking transfer will not create a shortage. A planner can expose a trade-off; it cannot supply the missing cash.

A CONTINUING RECORD

Close, carry and use again

Record completed additions, uses and reassignments through the review date. Match the supporting pools to the same date. A negative individual fund is not automatically erased just because the bank still has money: another purpose may be funding it.

For a fresh period, save a dated file, carry the six actual balances into Opening once and clear the movements already included. Use a new review date and only future funding dates. Do not retain both an old addition and an opening balance that already contains it.

Optional emergency or checking targets can have no deadline. A dated bill needs an actual payment date. If no available contributions remain before a shortfall, the file says NO DATE LEFT; dividing by twelve months will not make that payment possible.

When to stop and resolve an input

An incomplete movement prevents actual-dependent balances from appearing complete. An incomplete future allocation affects future results, not known current balances. Check negative support, negative funds, incomplete targets and over-assigned dates together before acting.

SCOPE AND CAPACITY

Six fund purposes, 40 reserve movements and 12 future funding dates. One checking and one savings support pool. Not investment projection, daily interest, tax accounting or automatic bank reconciliation. Extend ranges only with corresponding formula/testing changes.

Example and Your_Copy are XLSX files. This PDF is the printable guide. Formulas and saved files were checked with artifact_tool, not Microsoft Excel Windows, Google Sheets, Numbers or mobile apps. User data stays in local copies; no financial information is requested through a website.