FACILITATOR GUIDE - ADULTS

The week works. Does Tuesday?

A ten-minute activity for coaches, libraries, employee resource groups, or adults starting their first paycheck plan. Use invented amounts; nobody needs to show an account or disclose a balance.

0-2 minutes | Ask before revealing the answer

You start the week with $800. A $900 bill is due Tuesday. A $1,000 paycheck is expected Friday. The week ends at $900. Is the ending balance enough to judge Tuesday?

2-5 minutes | Put the events in date order

Event	Change	Projected balance
Opening balance	-	$800
Tuesday bill	-$900	-$100
Friday paycheck	+$1,000	$900

Answer: the lowest projected balance is -$100. The positive ending balance hides an earlier gap. This simplified example excludes other spending and assumes each event happens as entered.

5-8 minutes | Explore one change

What changes if the biller agrees to a later due date? Do not simply move a real bill in a plan: check the biller's rules, fees, and confirmation first. Also test a later paycheck or an omitted expense.

8-10 minutes | Choose one next step

Privately list the next payday and the bills due before it. Pick a short weekly review time. Participation and use of CashEnzo are optional.

Optional: open the free Payday Timing Checkup

No account or bank connection is needed for this checkup. Entered checkup details stay in the browser. The full CashEnzo subscription is a separate product.

PARTICIPANT WORKSHEET - KEEP THIS PAGE

Before the next payday

Use rounded or invented amounts in a group. Keep a real-money worksheet private. This is a planning exercise, not a promise about an actual future balance.

1 | Choose a short period

Starting date: _____ Through next payday: _____

Starting balance in this example or plan: $_____

2 | Add the money moves in date order

Date	Income / bill / other spending	+ or - amount	Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3 | Check the low point, not just the ending total

Lowest projected balance: $_____ Date: _____
One item or date to verify: _____

An expected deposit can arrive late. Expenses may be missing. Leave room for uncertainty; review against actual activity before making a commitment.

Optional browser-local checkup

A SECOND AUDIENCE - MONTHLY INCOME

One monthly deposit, many dates

Illustrative amounts. This example can introduce timing to people receiving monthly income without offering benefit, retirement, or investment advice.

Event	Change	Projected balance
Opening balance	-	$1,200
Day 2 housing	-$850	$350
Day 5 utilities	-$150	$200
Day 10 groceries / transport	-$180	$20
Day 15 expected income	+$1,500	$1,520

What is easy to miss?

The period ends at $1,520, but the projected low point before the deposit is $20. Other expenses or a delayed payment can change that picture. A timing plan does not create more income.

A calm five-minute review

1. Compare the starting point with actual activity.
2. Verify the next income date and bills before it.
3. Include groceries, transport, and irregular expenses.
4. Review the lowest projected balance.
5. Update the plan when real dates or amounts change.

For facilitators

Do not collect worksheets, account screenshots, passwords, or financial details. Avoid asking participants to buy a product or sign up during the exercise. Share the free checkup only as an optional extension.

Explore the free checkup

Prepared by CashEnzo, LLC. No partner endorsement, curriculum certification, or financial outcome is claimed.