Paycheck Reset

How to regain control without sacrificing everything you enjoy.

If your paycheck feels like it disappears too quickly, you're not alone. This reset is all about gaining clarity and making small, realistic changes—not strict budgeting or giving up the things you love.

Step 1: Review Your Last Paycheck

Take a moment to track where your money went. Estimates are fine—this is about getting a clearer picture of your spending. Write it down:

Housing and utilities: ________________

Food and groceries: ________________

Transportation: ________________

Debt payments: ________________

Subscriptions and extras: ________________

Other expenses: ________________

Step 2: Identify Fixed and Flexible Expenses

Understanding which expenses are fixed and which are flexible can help you make smarter decisions.

Fixed Expenses: Costs that stay the same each month and are harder to change in the short term:

- Rent or mortgage payments
- Utilities (electricity, gas, water, internet)
- Insurance premiums (health, auto, renters, etc)
- Minimum payments on loans or credit cards
- Car payments
- Childcare or eldercare commitments
- Phone plans under contract

Fixed expenses are often tied to contracts or essential needs, so they take more time to adjust.

Flexible Expenses: Costs that can often be adjusted month-to-month:

- Groceries and food choices
- Dining out or takeout
- Streaming services and subscriptions
- Entertainment and hobbies
- Clothing and personal purchases
- Optional memberships or apps

Flexible expenses are often where small adjustments—not full elimination—can help free up money or reduce stress.

Circle one flexible expense you could slightly reduce this month.

Step 3: Choose One Small Change

Pick one action to implement for the next pay period. Even small changes can add up over time:

- Pause or cancel a subscription
- Cook at home one extra day per week
- Set up a small automatic savings transfer
- Review a bill for possible savings

Whether you're looking for advice or resources, the EAP offers free support to help with financial stress, budgeting, and making informed decisions. Reach out or visit EAP4YOU.com to learn more.