# Plan the expense gap

Count only resources that are available and arrangements that have been agreed. A deferred balance still needs payment later. This sheet does not request credit.

Specific expense / bill (no account number)

Confirmed deadline / time zone

| Calculation | Your figure / note |
|---|---|
| A. Amount due now ($) | |
| B. Cash allocated to this expense ($) | |
| C. Confirmed deferral only ($) | |
| D. Gap = max(0, A - B - C) ($) | |
| E. Net cash from an actual offer ($) | |
| Remaining gap = max(0, D - E) ($) | |

**Illustration:** $650 due - $200 allocated cash - $100 agreed deferral = $350 gap. If the deferral is not agreed, the gap is $450. A proposed arrangement is not available cash.

Who confirmed the arrangement, when, and what remains due?

Fallback if an arrangement or funding is not available

Next-period payment budget and essential costs to protect

Use the actual offer to check fees and net proceeds. Do not use money assigned to other essentials merely to make the gap appear smaller. Background: CFPB Your Money, Your Goals tools.