Test the payment budget

Use matching periods and avoid double deductions. A positive arithmetic remainder is not approval or an affordability certificate. No tax ID or bank information is needed.

1 Household cash flow: ordinary and lower period

Period used for all deductions

Income basis / deductions already removed

Monthly planning figure	Ordinary ($)	Lower ($)
Available income		
Essential household costs		
Existing debt payments		
Tax reserve not already deducted		
Reserve to retain		
Proposed new payment		
Remainder after entered items		

Illustration: $2,200 income - $1,600 essentials - $200 existing payments - $100 reserve - $180 proposed payment = $120. At $1,800 income, the same items produce a $280 shortfall.

Date mismatches and costs not included in the totals

Next action when a period has zero or negative spare room

Frequency equivalents: weekly x 52 / 12; biweekly x 26 / 12; twice monthly x 2. These are annualized budget averages, not actual income on each bill date. Background: CFPB budgeting tools.

Test the payment budget

SELF-EMPLOYMENT BRIDGE / Cash-flow illustration, not tax or underwriting income.

2 Follow business receipts to personal cash once

Same monthly period	Ordinary ($)	Slower ($)
Total deposits entered		
Less own-account transfers		
Less business operating costs		
Less chosen tax reserve		
Cash before personal bills		
Less personal essentials		
Less existing debt payments		
Less proposed payment		
Final remainder		

For a controlled comparison, the website tool holds transfer exclusions and costs constant while deposits change. If those items differ too, run separate consistent scenarios or record the actual differences here.

Records supporting deposits, transfers and expenses

Income definition or required document period still to confirm

Business turnover, taxable profit and personal cash are not interchangeable. Follow the actual application definition separately. Reference: IRS Self-employed Individuals Tax Center, linked on the self-employed page.