

How to Use the Make My Money Last Plan

A simple companion guide for protecting known needs, planning flexible spending, keeping backup money visible, and checking how an unplanned purchase could affect the rest of the plan.

Use this guide when:	The goal:
You want a quick walkthrough before using the tool on your own or with approved support.	Give every dollar a clear job before treating it as available to spend.

What the plan separates

PROTECTED NEEDS Known costs that must be covered before the next money date.	PLANNED CHOICES Flexible spending you intentionally plan now.
BACKUP Money held for something you could not reasonably plan for.	STILL UNASSIGNED Money that does not have a job yet.

Quick idea: Protected needs and backup are not the same thing. A known medication copay belongs under protected needs. Backup is for something you could not reasonably plan for.

Five steps, one clear plan

1

Choose what money you are planning

My spending allowance: use this when a payee or other approved person handles major bills and gives you spending money to make last.

My monthly money: use this when you are planning income that also covers bills, essentials, and personal spending.

Add a first name or nickname, the amount available, the date it became available, and the next money or allowance date.

2

Protect what must be covered first

List known costs that may happen before the next money date: medication or health copays, transportation, laundry or personal care, phone, food or household items, required payments, or another known upcoming cost.

Why this matters: setting these amounts aside keeps them from looking available for an unplanned purchase.

3

Plan choices and a backup amount

Add flexible spending categories such as personal spending, activities or entertainment, and eating out or snacks. Add other categories if needed.

Then choose a separate **backup amount** for a surprise or urgent need you could not reasonably plan for.

4

Choose a staying-on-track strategy

Pick one or more strategies that fit the person and situation. Options include separating each week, bringing only what was planned, checking the plan before buying, waiting until tomorrow, tracking small purchases, or reviewing the plan with an approved trusted person.

5

Build and review the plan

The results show what is available, what is protected, how much is already planned for flexible spending, what remains unassigned, and how the money is divided into NOW, LATER, and BACKUP.

WORKED EXAMPLE

Jordan has \$100 to make last for 7 days

This example mirrors the tool logic and shows how each bucket gets its own job.

Money available	\$100	Starting amount
Protected need	\$25	Medication / health copay
Planned flexible spending	\$40	\$20 personal + \$10 activities + \$10 eating out
Backup	\$10	Held for a surprise or urgent need
Still unassigned	\$25	Does not have a job yet

\$100 available	- \$25 protected	- \$40 planned flexible	- \$10 backup	= \$25 unassigned
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How to read NOW, LATER, and BACKUP

NOW \$40	LATER \$0	BACKUP \$10
Planned flexible spending for this 7-day period.	For a longer plan, planned flexible spending for future weeks can appear here.	Held separately for an unplanned surprise or urgent need.

Important: “Still unassigned” does not automatically mean “safe to spend.” Decide whether that money should go to future weeks, backup, a goal, or another needed category before treating it as available.

How to use “Can I buy this?”

Use the purchase checker for an **unplanned** purchase. Enter what you are thinking about buying and the cost, then select **Show the impact**.

Situation	What to look for
If the purchase fits inside unassigned money	The tool shows how much unassigned money would remain. Protected needs, backup money, and planned flexible spending stay intact.
If the purchase is larger than the unassigned amount	The result should make clear that the plan would need to change. Review flexible spending or wait rather than quietly treating already-planned or protected money as free.
If the purchase would reach protected or backup money	Treat that as a signal to stop and review the plan. Known needs and backup money have separate jobs and should not disappear into an unplanned purchase.

Example: \$20 takeout

With Jordan's plan, \$25 is still unassigned. A \$20 unplanned takeout purchase fits inside that amount, leaving **\$5 unassigned**. The \$25 protected need, \$10 backup, and \$40 planned flexible spending remain unchanged.

Before you finish

- Review every protected need before treating money as available for spending.
- Check whether flexible spending amounts still match the person's priorities.
- Keep backup money separate from known upcoming costs.
- Use a strategy that makes later money visible.
- Use Print / Save Plan if a copy would help the person review the plan later.
- Use Edit Plan when the situation changes instead of forcing the old numbers to fit.

Scope and safety: This is an educational planning tool. It does not replace a representative payee's responsibilities, agency policy, benefits rules, or professional financial advice. It does not authorize staff to control a person's money. Use the person's approved plan, preferences, rights, and decision-making supports. Do not enter account numbers, benefit identification numbers, or other sensitive financial information.