Leaving one job and starting another can look straightforward on paper: one final payday, a few weeks between roles, then a new salary. In real life, the money often arrives on awkward dates. Your final pay may be smaller or larger than usual, your first new salary may be paid a month in arrears, and bills will keep coming in between the two.

A Check-a-Salary-style approach can help you turn general money guidance into a plan based on your own pay, bills and dates. The aim is not to guess what you "should" spend. It is to work out what must be paid, when it must be paid, and how much cash you can safely use during your first month between jobs.

This guide uses two practical starting points: your bank statements and a free benefits calculator. It also covers final salary and leaving paperwork, a 30-day survival budget, and the difference between priority bills and non-essentials. One small habit runs through the whole plan: write the date next to every checkasalary.co payment.

Start with a cash-flow calendar, not a monthly budget

A monthly budget can hide the problem you most need to solve during a job transition: timing. You might have enough income in total to cover your bills, but not enough money in your account on the day a bill is due. That is a cash-flow gap, and it needs its own plan.

Begin by marking the dates you know:

- Your last working day and your first day in the new job.
- Your final payday and the date your new employer usually pays staff.
- Every bill's due date, including rent or mortgage, Council Tax and utilities.
- Any expected benefit payment dates, if you are eligible and have applied.
- Any one-off costs, such as travel to the new workplace or childcare.

Do not treat a likely payment as money you already have. If a final payslip is still being calculated, or a benefit claim is awaiting a decision, mark it as "expected" rather than "available". Your plan should still work as far as possible without money that has not arrived.

Use bank statements to find the real pattern

Download or review at least the last two or three months of bank statements. Look for recurring payments, not just the large ones. Direct debits, standing orders, card subscriptions, travel costs and regular cash withdrawals can all make a difference when income is temporarily lower.

For each item, write down the amount, what it is for and the date it leaves your account. If the amount changes, use a cautious estimate. A utility bill that varies should not be budgeted at its lowest-ever amount just because that makes the totals look reassuring.

Sort what you find into three groups: priority bills, essential day-to-day spending, and non-essentials. This is more useful than simply labelling everything "needs" or "wants", because it helps you decide what to protect first if cash is tight.

Group Examples to check What to do in the plan Priority bills Rent or mortgage, Council Tax, energy, water, essential insurance, court fines or other debts with serious consequences Record the due date and minimum amount; contact the provider early if you may struggle Essential spending Food, basic toiletries,

necessary travel, prescriptions and childcare needed for work Set a realistic weekly amount and review it each week Non-essentials Streaming services, takeaway meals, social spending, upgrades and non-urgent purchases Pause, cancel or reduce what you can for the short transition period

Work out what your final salary will actually include

Your final payslip may not match your normal monthly pay. It can include salary up to your leaving date, notice pay, accrued holiday pay or other adjustments. Here's a story that illustrates this perfectly: made a mistake that cost them thousands.. It may also include deductions, such as tax, National Insurance, pension contributions, student loan repayments or money owed to your employer under an agreement.

Ask payroll or HR for a written breakdown of what is expected and when it will be paid. This is especially important if you are leaving partway through a pay period, receiving payment in lieu of notice, or taking holiday before your final day. Do not assume that “final salary” means your usual take-home pay.

Keep your leaving documents together

Set up a “leaving documents” folder now. Keep digital copies somewhere secure and put paper copies together as well. Useful items include:

- Your final payslip and any written explanation of final pay.
- Your P45, when your employer issues it.
- Any notice-pay or holiday-pay calculation.
- Your employment contract and any relevant change to your leaving date.
- Details of your workplace pension and any benefits ending when you leave.
- Contact details for your former payroll or HR team.

Your new employer will usually need your P45 to help set up your tax details. If it has not arrived before you start, tell the new employer and follow their process. Keep the document safe, and check your first new payslip when it comes through. If something looks wrong, raise it promptly with payroll or HMRC rather than assuming it will fix itself.

Write the date next to every expected payment in your cash-flow calendar. For example: “Final pay — expected 28 November” is much more useful than “final pay — around the end of the month”.

Build a 30-day survival budget

A 30-day survival budget is a short-term plan for getting through the gap, not a judgement on your usual lifestyle. It should cover the next 30 days from the date you are planning, with each bill matched to the money available on that date.

Use this order:

1. **Write down money available now.** Use your current account and savings balances. Keep overdraft availability separate; an overdraft is borrowing, not income.
2. **Add confirmed income by date.** Include final pay only when you have a credible amount and payment date. Add new-job income only if you know when it will be paid.
3. **List priority bills in date order.** Include Council Tax, even if it is paid by monthly instalments. It is easy to overlook when focusing on rent and energy.

4. **Set aside essentials for each week.** Estimate food, travel, prescriptions and necessary childcare using your actual spending as a guide.
5. **Pause non-essentials where possible.** Check subscriptions and planned purchases rather than relying on vague advice to “cut expenses”.
6. **Leave a small buffer if you can.** A little margin can help with an unexpected travel cost or a bill that is higher than expected.

Then check the balance after every dated payment. If your account would go below zero before the next income arrives, the plan needs adjusting now. Moving a payment date, agreeing a short-term arrangement or changing spending before a bill is missed is usually better than waiting for a failed payment notice.

Be specific about non-essentials

“Cut expenses” is not a plan.

Look through your statements and choose actual actions for the next month. For example, you might pause two streaming services, switch off automatic food-delivery orders, postpone buying new work clothes if you already have suitable options, or set a fixed limit for coffees and lunches bought out.

Check cancellation terms and dates before changing a direct debit. Cancelling a payment does not always cancel the contract, and stopping a payment without contacting the provider could create arrears. Make a note of what you changed and when.

Use a free benefits calculator as a check, not a promise

Ask yourself this: if your income is changing, try a reputable free benefits calculator to check whether you may be entitled to support. Depending on your circumstances, it may help you explore Universal Credit or other benefits. You will usually need information about your income, savings, housing costs, household and partner’s circumstances.

Use the calculator’s result as an estimate, not money to spend before it is confirmed. Eligibility and payment amounts depend on your details and can change. If you decide to claim, check the official application process and make a note of when you applied, any reference number, and what information is still needed.



Also consider how a change in work or household income could affect support. If you are unsure about a result, seek guidance from an appropriate advice service. Do not build a first-month budget around a benefit payment date until you know what to expect.

Protect priority bills and contact providers early

Priority bills are not simply the bills with the biggest amounts. They are payments where falling behind may have especially serious consequences for your housing, essential services or legal position. Your exact priorities depend on your circumstances, so get free debt advice if you are struggling to decide what to pay.

If the numbers do not work, contact the relevant provider before the due date. Explain that you are between jobs, give a realistic account of what you can pay and ask whether a temporary arrangement or date change is possible. Record who you spoke to, when you called and what was agreed. Ask for written confirmation where appropriate.

Do this early. Waiting until a payment is missed can mean extra stress and fewer options. It is also worth checking whether your Council Tax account can be adjusted if your circumstances change; do not leave it out of the budget simply because it is not a utility bill.



Make a weekly review part of the plan

A first-month budget needs a weekly review because the facts can change. Your final pay may be different from the estimate, a new employer may confirm its payroll cut-off, or an essential cost may come in higher than expected.

Choose the same day each week and spend 15 minutes checking:

- What money has actually arrived, and what is still only expected?
- Which priority bills are due before the next review?
- How much is left for food, travel and other essentials this week?
- Have any direct debits, benefit details or payment dates changed?
- Do you need to contact a provider or payroll before a deadline?

Update your plan rather than blaming yourself for an estimate that proved wrong. If you spent less on travel but more on food, record that and adjust the next week's figures. The purpose of a weekly review is to spot a shortfall while you still have time to act.

A simple first-month plan to fill in

Date Money in or payment out Amount Status or next action _____ Starting bank balance £_____ Available now _____ Final salary or other confirmed income £_____ Confirm with payroll _____ Priority bill: _____ £_____ Paid / contact provider _____ Weekly essentials £_____ Review next week _____ First new salary £_____ Confirm first payday

Your aim: fewer surprises, not a perfect spreadsheet

The best first-month budget is the one you can keep up to date. Use your bank statements to make it realistic, your leaving documents folder to keep payroll information in one place, and a free benefits calculator to check whether support might be available. Then match every payment to a date and review the plan weekly.

Most importantly, protect priority bills, include Council Tax, and speak to providers before a payment is missed. A job transition can make money feel uncertain, but a clear calendar and a practical 30-day plan can turn a vague gap between paydays into a set of manageable next steps.