When you leave one job and wait to start another, the problem is often not simply how much money you have. It is *when* money arrives and when bills leave your account. Your final salary may come earlier or later than you expect, your first new-job payday may be weeks away, and direct debits will keep following their usual schedule unless you change them.

I spent six years in payroll and HR, helping people deal with final payslips, P45s and the awkward gap between leaving and starting work. My most useful advice is simple: use your **bank statements** to build a dated list of every regular payment. Write the dates next to the payments. A list that says "rent, phone, Council Tax" is not enough when you need to know whether £500 is leaving before your next payday.

This guide will help you map your direct debits, plan a 30-day survival budget, protect priority bills and deal with final-pay paperwork before a payment catches you out.

Why direct debits are risky between jobs

Direct debits usually continue on the dates you agreed, whether or not your income has changed. A bill due on the 3rd can still be collected even if your final salary arrives on the 5th, or your new job does not pay you until the end of the month. That is a **cash-flow timing** problem, not necessarily a spending problem.

It is easy to see a balance in your account and assume it is available. But some of that balance may already be needed for bills due in the next few days. An overdraft is borrowed money, not income, and a balance that includes an overdraft can give you a misleading picture of what you can afford.

Start with two questions:

- How much money will actually reach your account, and on what date?
- Which payments are due before that date?

Answer those first, before deciding whether you can afford a non-essential payment or purchase.



Gather your bank statements and leaving paperwork

Look at your last three months of bank statements. Use online banking, downloaded statements or paper copies—whatever makes it easiest to review each transaction. Three months helps you spot bills that are monthly, quarterly or less regular. If you have a joint account or bills coming from more than one account, check each one.

Make a folder called **“leaving documents”**, either on your computer or in a physical file. Everyone should have one. Keep your final payslip, P45, employment-ending letter, pension information and any messages about your final pay together. Add notes about expected payment dates and who you spoke to if something is unclear.

Your final pay may include ordinary salary, holiday pay or other agreed amounts. It may also be affected by deductions, such as tax, pension contributions or an adjustment for leave. Do not budget using the amount you hope to receive. Check your final payslip and the date your employer expects the money to arrive. If you are unsure, ask payroll or HR directly and keep their reply.

A P45 is an important leaving document, but it is not a payment. Keep it safe and pass on the relevant information when your new employer asks for it. Do not assume the P45 date tells you when your final salary will clear.

Make a dated direct-debit list

Use your bank statements to record every direct debit and regular standing order. Add card subscriptions too, even though they may not technically be direct debits. The aim is to see all the money leaving your account, not to win a terminology quiz.

Payment Amount Date due Priority What I will do Rent or mortgage £___ ___ Priority Keep funds available; contact provider early if needed Council Tax £___ ___ Priority Check instalment plan and ask about support Gas and electricity £___ ___ Priority Check payment method and contact supplier if short Phone or broadband £___ ___ Essential or review Check contract and ask about a cheaper option Streaming or other subscription £___ ___ Non-essential Pause or cancel if affordable to do so

Put the exact collection date next to each payment. If the date varies, write the usual date and mark it as variable. Include the amount shown on your statements, but note where it changes—for example, a utility bill that rises in winter or a credit card payment calculated from the balance.

Check the list against your bank’s upcoming-payment section and any bills or provider accounts. Bank statements show what has happened; they do not always show what is due next. If a payment is missing from the statements because it is quarterly or annual, add it anyway and note when it is expected.

Build a 30-day survival budget

A 30-day survival budget is not a perfect long-term household budget. It is a short, practical plan for getting through the next month without missing essential payments. Write down the cash you can genuinely use, then assign it to dates and needs.

1. **List money already available.** Use your current balance, but separate out any overdraft. Do not count credit limits as income.
2. **Add confirmed income by date.** Include your final salary only once the amount and expected date are confirmed. Add any other income you know is due.

3. **List priority bills by due date.** Include housing, Council Tax, energy and essential costs. Do not leave Council Tax off the page—it is easy to overlook when you focus only on rent and utilities.
4. **Set aside essential living costs.** Estimate food, travel to interviews or your new job, prescriptions and basic household needs.
5. **Identify the gap.** Compare what is due before the next income date with the money available for that period.

For example, if your final pay is expected on the 28th but rent is due on the 25th, the issue is a three-day timing gap. If you have enough money overall but not on the right date, contact your landlord, mortgage provider or relevant bill provider before the payment is missed. Ask whether the due date can be moved or whether another arrangement is possible; do not assume it will be agreed.

If the figures show that you cannot cover essentials, decide what needs attention first and get advice early. A survival budget should make a shortfall visible while there is still time to act—not after a payment has bounced.

Separate priority bills from non-essentials

Not all payments have the same consequences if they are missed. Your circumstances matter, but start by identifying costs connected to housing, Council Tax, energy and other essential needs. These deserve prompt attention. Contact the provider or seek independent debt advice if you cannot pay; ignoring letters or waiting for a missed payment usually reduces your options.

Then review non-essential spending, including streaming services, app memberships, gym plans and subscriptions you no longer use. Check the cancellation terms and the next collection date before making changes. Cancelling a direct debit at the bank does not necessarily cancel the contract with the company. Follow the provider's cancellation process and keep confirmation.



For each payment, https://www.checkasalary.co.uk/blog/budgeting-between-jobs-a-practical-plan-for-the-first-month ask:

- Do I need this during the gap between jobs?
- Is there a cheaper plan, pause option or payment date that better matches my income?
- What does the contract say about cancelling or changing it?

- Have I recorded the date of my request and the provider's response?

Do not cancel a payment you need to keep without first understanding the consequences. If you are struggling with a bill, call the provider before the collection date and explain what is happening. Ask what support or payment options are available, and write down the date, name or department, and agreed next step.

Check support and benefits while you wait

If your income has dropped, use a reputable **free benefits calculator** to check whether you might be entitled to support. It can help you explore possible eligibility, but the result is an estimate, not a guarantee of an award or payment date. Check the calculator's information requirements and use your latest figures where possible.

Also look into relevant support with Council Tax or household bills. Availability and eligibility can depend on where you live and your circumstances. Since I am based in Kent, I know it is tempting to assume neighbouring councils all handle things the same way. They do not: check your own council's current information rather than relying on someone else's experience.

If you are unsure what to claim or how to handle debts, contact a recognised, free advice service. Be wary of anyone asking for a fee to access a benefit you can check yourself.

Can you change a direct-debit date?

Sometimes a provider will let you change the collection date, but it is not automatic and may take time to process. Ask what date the change will start and whether one payment could still be taken on the old date. Keep enough money available until the provider confirms the new arrangement.

You can generally cancel a direct debit through your bank, but that only stops that method of payment. It may not end the underlying agreement or amount owed. If you do cancel one, tell the company and agree how any outstanding amount will be paid. Keep written confirmation, and check your next bank statement to make sure the expected change happened.

A simple weekly check that prevents surprises

While you are between jobs, check your account once a week and before each major collection date. Compare what actually left your account with your dated list. Update amounts, note any changes and check the next income date again. This can take ten minutes and is much less stressful than discovering a failed payment notification in the middle of a busy day.

- Check upcoming payments in online banking.
- Keep your dated list beside your 30-day budget.
- Record calls and provider agreements in your leaving documents folder.
- Check your final payslip against what arrived in your account.
- Review the first payday date with your new employer, not just your start date.

Your next steps

To keep direct debits from catching you out between jobs, start today: open your bank statements, list every regular payment and write the date next to it. Confirm your final-pay amount and date with payroll, put your P45 and other leaving paperwork in a dedicated folder, and make a 30-day budget that includes Council Tax as well as the obvious bills.

Then separate priority bills from non-essentials and contact providers early if the cash-flow dates do not line up. A clear list cannot create money that is not there, but it can show you exactly where the gap is—and give you time to ask for help before a payment is missed.