

BONUS 2

THE FAMILY SUPPORT CEILING CALCULATOR™



**Find the maximum you can give without
sacrificing your bills, savings or peace**

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Your family-support ceiling is a limit, not a target

PLAIN MEANING Your ceiling is the most money you can safely give in one month after your essential bills, minimum debt payments, savings floor and personal buffer are protected. You do not have to spend up to it.

Four rules before you calculate

Never count borrowed money. An overdraft, loan, credit card or salary advance is not support capacity.

Money reserved for bills is not available. If it has a job, it is already spent - even if it is still sitting in your account.

Your own safety comes first. Rent, food, transport, medicine, childcare and minimum debt payments are protected.

A ceiling does not create an obligation. You can give less, offer non-cash help or say no even when room remains.

Pick one calculation month

Write this down	Your amount or answer
Month and year	_____
Currency: ₦ / £ / \$ / €	_____
Pay dates in this month	_____
Next major bill due	_____

USE REAL NUMBERS Check your bank app, payslip and bills. Guessing low on your own expenses is how a generous ceiling becomes a punishment.

STEP 1

Build your monthly money map

Use take-home money only. Do not count money you hope to receive, an unpaid invoice, expected overtime or a loan.

Usable income	Amount
Salary / wages after tax	_____
Business income you can safely withdraw	_____
Reliable support or benefits	_____
Other confirmed income	_____
TOTAL USABLE INCOME (I)	_____

Now protect the money that must not be touched

Protected money	Amount
Housing: rent/mortgage, service charge	_____
Food and basic household needs	_____
Transport to work / school	_____
Utilities, phone and internet	_____
Medicine, childcare and insurance	_____
Minimum debt repayments	_____
Savings floor and personal buffer	_____
TOTAL PROTECTED MONEY (P)	_____

DO NOT ERASE YOURSELF A realistic personal buffer covers ordinary surprises: transport increases, medicine, school needs or a quiet weekend. Leaving yourself at zero is not generosity; it is delayed crisis.

STEP 2

Calculate the ceiling in four lines

FORMULA Available margin (M) = Usable income (I) - Protected money (P). Your family-support ceiling (C) is the lower of your available margin and the maximum amount you personally choose.

Write this down	Your amount or answer
1. Usable income (I)	_____
2. Protected money (P)	_____
3. Available margin: $I - P = M$	_____
4. Personal maximum you choose	_____
SAFE MONTHLY CEILING (C): lower of lines 3 and 4	_____

The red-line checks

Question	Answer
Would giving this make me borrow before payday?	YES / NO
Would it delay rent, food, transport, medicine or debt payments?	YES / NO
Would it take my emergency or savings money below my floor?	YES / NO
Would I feel forced to hide the transfer from my partner or myself?	YES / NO
Has this monthly ceiling already been used?	YES / NO

AUTOMATIC STOP If you answer YES to any red-line question, the safe cash offer is zero unless you reduce the offer until every answer becomes NO.

STEP 3

Run every request through the Request Test

A safe ceiling tells you what may be available. The Request Test tells you whether this particular request deserves any of it.

Check	Ask	Result
1. VERIFY	Do I have the real bill, amount, deadline and payment destination?	PASS / STOP
2. OWNERSHIP	Is this truly my responsibility, or was it assigned to me without agreement?	MINE / NOT MINE
3. SHARING	Which other capable adults are contributing?	SHARED / ME ALONE
4. PATTERN	Is this one-time, or the same emergency returning every month?	ONE-TIME / REPEAT
5. RECOVERY	Can I give this and still recover before the next bill or payday?	YES / NO

Find the amount you may offer

Write this down	Your amount or answer
Request amount (R)	_____
Ceiling left this month (L)	_____
Cash safe after the Request Test (S)	_____
MAXIMUM OFFER: the lowest of R, L and S	_____

OFFER OPTIONS Your result is not limited to YES or NO. You may offer a smaller amount, pay a provider directly, help find other contributors, share information, or decline completely.

My reply for this request

I can contribute _____ by _____. This is my full contribution, and I cannot cover the balance or repeat it next month.

WORKED EXAMPLES

See how the ceiling protects both a Lagos salary and a UK diaspora income

	Ada - Lagos	Nneka - London
Usable monthly income (I)	₦650,000	£2,350
Protected money (P)	₦570,000	£2,160
Available margin (M)	₦80,000	£190
Personal maximum	₦50,000	£120
Safe monthly ceiling (C)	₦50,000	£120
Already given this month	₦20,000	£80
Ceiling left (L)	₦30,000	£40
New request	₦75,000 school bill	£100 rent support
Maximum possible offer	₦30,000	£40

What Ada says

"I cannot cover ₦75,000. My maximum is ₦30,000, paid directly to the school. The balance needs to be shared."

What Nneka says

"I can send £40 this month. My family-support limit is finished after that, so please plan the remaining amount without me."

NOTICE Neither woman converted love into an unlimited figure. They checked the ceiling left, offered only the lowest safe amount and closed the door on the balance.

Your mini example

Write this down	Your amount or answer
My ceiling left	_____
The request	_____
My maximum offer	_____
The exact reply I will send	_____

MONTHLY TRACKER

Record every promise before the small-small requests disappear from memory

#	Date	Person / request	Asked	Gave	Ceiling left
1	_____ _____	_____	_____ _____	_____ _____	_____ _____
2	_____ _____	_____	_____ _____	_____ _____	_____ _____
3	_____ _____	_____	_____ _____	_____ _____	_____ _____
4	_____ _____	_____	_____ _____	_____ _____	_____ _____
5	_____ _____	_____	_____ _____	_____ _____	_____ _____
6	_____ _____	_____	_____ _____	_____ _____	_____ _____
7	_____ _____	_____	_____ _____	_____ _____	_____ _____
8	_____ _____	_____	_____ _____	_____ _____	_____ _____
9	_____ _____	_____	_____ _____	_____ _____	_____ _____
10	_____ _____	_____	_____ _____	_____ _____	_____ _____

Month-end check

Write this down	Your amount or answer
Starting monthly ceiling	_____
Total promised	_____
Total actually given	_____
Amount still unpaid or expected	_____
Final ceiling remaining	_____

COUNT PROMISES If you promised money but have not sent it yet, treat it as already spent. Otherwise you may give the same naira, pound, dollar or euro twice.

Fill this before replying to the next family message

Write this down	Your amount or answer
Who is asking?	_____
What exactly is being requested?	_____
Amount and deadline	_____
Is it verified? What proof do I have?	_____
Who else is contributing?	_____
My ceiling left this month	_____
My safe offer: money / time / information / no	_____
The exact message I will send	_____

Your 90-day reset

Review	Question
After Month 1	Was the ceiling realistic, or did I hide expenses from myself?
After Month 2	Which repeated request needs a separate family plan?
After Month 3	Keep, lower or raise the ceiling based on facts - not pressure.

REMEMBER The goal is not to become hard. The goal is to make support honest, shared and sustainable. A limit you can keep is kinder than a promise that destroys you.

This workbook is for education and personal planning. It is not financial, legal or safety advice. If you face debt crisis, coercion, abuse or immediate danger, seek qualified local help.