

PAYCHECK BUDGET

One page per check: give every dollar a job before payday, then aim Left to Allocate at \$0.

Pay date _____

Net pay (take-home) _____

Where it goes	Amount	Notes
FIXED BILLS (this check's share)		
Rent / mortgage		
Utilities		
Insurance		
Phone & internet		
Minimum debt payments		
SINKING FUNDS		
Car repairs fund		
Holidays & gifts fund		
Annual bills fund		
SPENDING		
Groceries		
Fuel		
Fun money		
Everything else		
EXTRA DEBT / SAVINGS		
Extra debt payment		
Savings & investing		

Total allocated

LEFT TO ALLOCATE (aim for \$0)

BILL CALENDAR & SINKING FUNDS

Match every bill to the paycheck that pays it; save for the irregular bills a little per check.

Bill	Amount	Due day	Paycheck 1	Paycheck 2

Bills on Paycheck 1

Bills on Paycheck 2

Sinking fund	Goal	Saved so far	Per paycheck	Still to save