

DIRECTIONS FOR

Allocated Spending *Planning*

If you want to budget based on your pay period rather than the month, this form is for you! The four columns on this form represent the four weeks in a given month. If you're married, combine both of your incomes and then follow the steps below to allocate your spending.

1 Fill out your pay period dates and list your income.

Your **pay period dates** are how long you go between paychecks. (For example, if you get paid on the 1st and 15th, your pay periods for July would be 7/1 to 7/14 and 7/15 to 7/29.)

Pay Period Dates

Pay Period Income


Your **pay period income** is how much you make during that time. (So, if you take home \$5,000 a month, but half of that each pay period, your pay period income is \$2,500.)

2 List your expenses—thinking about due dates as you go.

Use your online bank account or copies of your bills to list your expenses in the Planned columns based on when they're due.

Start with essentials, then extras. As you go, keep a running total of how much of your income is left in the Remaining column.

This is the trickiest step. Make sure you're covering the bills that are due during each pay period and dividing up other expenses, like groceries and gasoline, across pay periods.

	Planned	Remaining
 HOUSING		
Mortgage/Rent	<input type="text" value="\$1,000"/>	<input type="text" value="\$1,250"/>
Water	<input type="text" value="\$50"/>	<input type="text" value="\$1,200"/>

3 Plan for each category on the list until you hit zero.

Plan for each category on the list until the Remaining column hits **zero**. When that happens, you're done budgeting for that pay period!

4 Track your expenses (all month long).

If you've planned for every category and still have money left over in the Remaining column, **go back and adjust an area**, such as savings or giving, so that you spend every single dollar. **Every dollar needs a job to do!**

5 Make a new budget (before the month begins).

And don't forget month-specific expenses (like holidays or seasonal purchases).

Allocated Spending

Pro tip: Keep an extra \$100-300 in your checking account as a buffer.

Pay Period Dates	7/1 TO 7/14	7/15 TO 7/29	TO	TO
Pay Period Income	\$2,500	\$2,500		

♥ GIVING

Income - Church = Remaining Income to budget this pay period

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Church	\$250	\$2,250	\$250	\$2,250				
Charity								

Subtract the next Planned amount to get your next Remaining balance.

💰 SAVINGS

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Emergency Fund								

🏠 HOUSING

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Mortgage/Rent	\$1,000	\$1,250						
Water	\$50	\$1,200						
Natural Gas			\$35	\$2,215				
Electricity			\$100	\$2,115				
Cable/Internet			\$40	\$2,075				
Trash								

Need a blank form?

We've provided an example form on the next couple pages to help! **To get a blank form, use the QR code.**



Pay Period Dates

7/1 TO 7/14

7/15 TO 7/29

TO

TO

 **TRANSPORTATION**

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Gas	\$100	\$1,100	\$100	\$1,975				
Maintenance								

 **FOOD**

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Groceries	\$320	\$780	\$320	\$1,655				
Restaurants								

 **PERSONAL**

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Clothing			\$100	\$1,555				
Phone			\$150	\$1,405				
Fun Money	\$30	\$750	\$40	\$1,365				
Hair/Cosmetics	\$60	\$690						
Subscriptions			\$10	\$1,355				

 **LIFESTYLE**

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Pet Care			\$40	\$1,315				
Childcare								
Entertainment								
Miscellaneous	\$50	\$640	\$150	\$1,165				

