Biweekly budget

Two paychecks side by side. Give each bill to the check that arrives before it is due.

Month _____ Year _____

Paycheck 1

Payday	Amount
	$

Paycheck 2

Payday	Amount
	$

Bills from this check

Bill	Due	Amount	Paid
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
Total		$	

Bills from this check

Bill	Due	Amount	Paid
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
Total		$	

Spending until next payday

Category	Plan	Spent
Groceries	$	$
Gas and rides	$	$
Household	$	$
Eating out	$	$
Personal	$	$
Total	$	$

Spending until next payday

Category	Plan	Spent
Groceries	$	$
Gas and rides	$	$
Household	$	$
Eating out	$	$
Personal	$	$
Total	$	$

Savings and extra debt

Where	Amount
	$
	$

Savings and extra debt

Where	Amount
	$
	$

Left from check 1
$ _____

Left from check 2
$ _____

Rolled to next month
$ _____

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Bills to paychecks

Do this once. Tick which paycheck covers each bill, then copy it every month.



Bill	Due day	Amount	Check 1	Check 2	Check 3	Check 4
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
		$	☐	☐	☐	☐
Total per check		$	$	$	$	$

If one check has far more bills than the other, call the company and ask to move the due date. Many lenders and utilities allow it.

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Year of paydays

Write all 26 paydays. Two months of the year have a third check, so decide early where it goes.

Year _____ Usual take-home $ _____

No.	Date	Take-home	Saved
1		$	$
2		$	$
3		$	$
4		$	$
5		$	$
6		$	$
7		$	$
8		$	$
9		$	$
10		$	$
11		$	$
12		$	$
13		$	$

No.	Date	Take-home	Saved
14		$	$
15		$	$
16		$	$
17		$	$
18		$	$
19		$	$
20		$	$
21		$	$
22		$	$
23		$	$
24		$	$
25		$	$
26		$	$

Third check, first time

Third check, second time

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