Paycheck 1

Budget this check only. Stop when the last line reaches zero.

Payday _____ Next payday _____ Take-home $ _____

1. Bills due before the next payday

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

2. Food, gas and daily costs

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

3. Savings and sinking funds

Fund	Amount
Emergency fund	$
	$
	$
	$
	$
Total	$

4. Debt above the minimum

Debt	Amount
	$
	$
	$
Total	$

5. Check the math

Take-home pay	_____
Minus steps 1 to 4	_____
Left over Give this a job too	_____

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Paycheck 2

Budget this check only. Stop when the last line reaches zero.

Payday _____ Next payday _____ Take-home $ _____

1. Bills due before the next payday

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

2. Food, gas and daily costs

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

3. Savings and sinking funds

Fund	Amount
Emergency fund	$
	$
	$
	$
	$
Total	$

4. Debt above the minimum

Debt	Amount
	$
	$
	$
Total	$

5. Check the math

Take-home pay	_____
Minus steps 1 to 4	_____
Left over Give this a job too	_____

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Paycheck 3

Budget this check only. Stop when the last line reaches zero.

Payday _____ Next payday _____ Take-home $ _____

1. Bills due before the next payday

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

2. Food, gas and daily costs

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

3. Savings and sinking funds

Fund	Amount
Emergency fund	$
	$
	$
	$
	$
Total	$

4. Debt above the minimum

Debt	Amount
	$
	$
	$
Total	$

5. Check the math

Take-home pay	_____
Minus steps 1 to 4	_____
Left over Give this a job too	_____

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Paycheck 4

Budget this check only. Stop when the last line reaches zero.

Payday _____ Next payday _____ Take-home $ _____

1. Bills due before the next payday

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

2. Food, gas and daily costs

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

3. Savings and sinking funds

Fund	Amount
Emergency fund	$
	$
	$
	$
	$
Total	$

4. Debt above the minimum

Debt	Amount
	$
	$
	$
Total	$

5. Check the math

Take-home pay	_____
Minus steps 1 to 4	_____
Left over Give this a job too	_____

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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