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 PAY PERIOD INCOME.

Your **pay period dates** are simply how long you'll go between paychecks. For example, if you get paid on the 1st and 15th, then your pay period for July would be 7/1 to 7/14. Your **pay period income** is how much you will be paid in that pay period. In our example, that will be \$3,188.

2 FILL OUT YOUR PLANNED AND REMAINING COLUMNS.

For this pay period, write down how much money **you plan to spend** in each category in the **Planned** column. In the **Remaining** column, keep a running total of how much of your income **you have left** for that pay period.

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!



Planned

^{\$}945

\$25

Remaining

^{\$}2,243

\$2,218

HOUSING

Water

Mortgage/Rent

Saving	Planned Remaining \$100 \$90
Giving	\$90 \$0 \$0

4 IF YOU HAVE MONEY LEFT OVER...

If you've planned for every category and you 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!**



	Planned	Remaining
Saving + ^{\$} 50	^{\$} 100	^{\$} 200
Giving + ^{\$} 60	^{\$} 90	\$110

ALLOCATED SPENDING FORM

Don't let this form scare you. Managing your money week to week happens here!

Pay Period Dates	ТО	ТО	ТО	ТО		
Pay Period Income						
(1					
GIVING	Income – (hurch = Ren Planned Remaining	naining to budget this pay Planned Remaining	period Planned Remaining	Planned Remaining		
Church						
Charity						
Remainin	ng minus Planned, back &	k forth				
SAVINGS	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining		
Emergency Fund						
A HOUSING	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining		
Mortgage/Rent						
Water						
Natural Gas						
Electricity						
Cable/Internet						
Trash						
	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining		
Gas						
Maintenance						

Pay Period Dates	ТО	ТО	ТО	ТО	
₽₽ FOOD	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining	
Groceries					
Restaurants					
Other					

TPERSONAL	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Clothing								
Phone								
Fun Money								
Hair/Cosmetics								
Subscriptions								
Other								
Other								

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Child Care								
Pet Care								
Entertainment								
Miscellaneous								
Other								
Other								

Pay Period Dates	ТО	ТО	ТО	ТО	
• HEALTH	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining	
Gym					
Medicine/Vitamins					
Doctor Visits					
	When Remaining equals	zero, you're done budgeti	ing for this pay period!		
	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining	
Health Insurance					
Life Insurance					
Auto Insurance					
Homeowner/Renter					
Identity Theft					
Other					
DEBT	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining	
Car Payment					
Credit Card 1					
Credit Card 2					
Credit Card 3					
Student Loan					
Medical Bill					
Personal Loan					
Other					