

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

Life pulls your money in all directions. Spend time here before spending your cash.

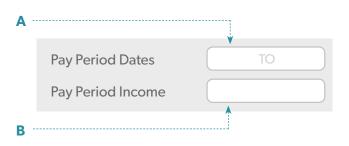
Allocation is a fancy word for "when you spend your money." We're going to build on your Monthly Cash Flow Plan here and get a little more in depth by breaking your income down by pay period. The four columns on this form represent the four weeks in a given month. If you're married, combine your spouse's income with yours.

Step 1a

Fill out the pay period in box $\bf A$. This is simply how long you'll go between paychecks. If you get paid on the 1st and 15th, then your pay period for July, for example, would be 7/1 to 7/14.

Step 1b

Write how much you will be paid in that pay period (**B**).



Step 2

Write down how much money you're budgeting in the Budgeted column (**C**). In the Remaining column (**D**), keep a running total of how much of your starting income you have left for that pay period.



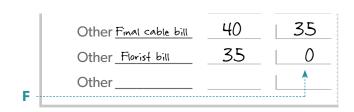
Step 3

Keep going down the list until the "Remaining" column (**E**) hits zero. When "Remaining" equals zero, you're done budgeting for that pay period.



Step 4

If you have money left over at the end of the column (**F**), go back and adjust an area, such as savings or giving, so that you spend every single dollar. Every dollar needs a home.



Remaining
Remaining
Remaining
Remaining
Remaining
Remaining

Pay Period Dates		·o		го	TO		Т			
when "Remaining" equals zero, you're done budgeting for this pay period.										
₩ FOOD	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining		
✓ Groceries✓ Restaurants				L		L				
* CLOTHING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining		
✓ Adults✓ Children✓ Cleaning/Laundry				L						
** TRANSPORTATION	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining		
Gas and Oil Repairs and Tires License and Taxes Car Replacement Other Other										
Medications Doctor Bills Dentist Optometrist Vitamins Other Other Other Other		L	Budgeted	Remaining L L L L L L L L L L L L L L L L L L	Budgeted	Remaining L L L L L L L L L L L L L L L L L L	Budgeted	Remaining L L L L L L L L L L L L L L L L L L		

Pay Period Dates		ГО		ГО	Т	0	TO	
INSURANCE	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Life Insurance Health Insurance Homeowner/Renter Auto Insurance Disability Insurance Identity Theft Long-Term Care								
♣ PERSONAL	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Child Care/Sitter Toiletries Cosmetics Education/Tuition Books/Supplies Child Support Alimony Subscriptions Org. Dues Gifts (inc. Christmas) Replace Furniture Pocket Money (His) Pocket Money (Hers) Baby Supplies Pet Supplies Pet Supplies Music/Technology Miscellaneous Other Other								

Pay Period Dates	7	0		0	Т	0	TO	
♣ RECREATION	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
EntertainmentVacation				L		L		
₿ DEBTS	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Car Payment 1 Car Payment 2 Credit Card 1 Credit Card 2 Credit Card 3 Credit Card 4 Credit Card 5 Student Loan 1 Student Loan 2 Student Loan 3 Student Loan 4 Other								
Other								
Other		L		L		L		