

PAYCHECK 1 BUDGET

Track every dollar from Paycheck 1 — give each one a job

MONTH _____

PAY PERIOD _____

Pay Date: _____ | Paycheck Amount: \$ _____

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INCOME

Primary Job / Wages	\$ _____
Side Income / Freelance	\$ _____
Child Support / Benefits	\$ _____
Other Income	\$ _____
► TOTAL INCOME	\$ _____

FIXED EXPENSES

Rent / Mortgage	\$ _____
Car Payment	\$ _____
Car Insurance	\$ _____
Health Insurance	\$ _____
Phone Bill	\$ _____
Internet	\$ _____
Streaming / Subscriptions	\$ _____
Loan / Debt Payment	\$ _____
► TOTAL FIXED	\$ _____

DEBT MINIMUMS

Credit Card 1	\$ _____
Credit Card 2	\$ _____
Student Loan	\$ _____
Other	\$ _____
► TOTAL DEBT	\$ _____

VARIABLE SPENDING

Groceries	\$ _____
Gas / Transport	\$ _____
Eating Out / Coffee	\$ _____
Personal Care / Beauty	\$ _____
Kids / School / Activities	\$ _____
Entertainment / Fun	\$ _____
Clothing / Shopping	\$ _____
Medical / Copays	\$ _____
Household / Cleaning	\$ _____
Pet Care	\$ _____
Gifts / Donations	\$ _____
Other	\$ _____
► TOTAL VARIABLE	\$ _____

SAVINGS & GOALS

Emergency Fund	\$ _____
Sinking Fund: _____	\$ _____
Sinking Fund: _____	\$ _____
Retirement / Investments	\$ _____
Other Savings Goal	\$ _____
► TOTAL SAVED	\$ _____

"Every dollar you give a job is a step toward the life you want."

Notes & Reminders for This Paycheck

TOTAL INCOME

\$

TOTAL EXPENSES

\$

TOTAL SAVED

\$

LEFT OVER ✓

\$

✓ BILLS DUE THIS PAYCHECK — CHECK OFF AS YOU PAY

☐ Rent / Mortgage	☐ Car Payment	☐ Insurance
☐ Phone	☐ Internet / Utilities	☐ Credit Card
☐ Subscriptions	☐ Loan Payment	☐ _____

PAYCHECK 2 BUDGET

Track every dollar from Paycheck 2 — give each one a job

MONTH _____

PAY PERIOD _____

Pay Date: _____ | Paycheck Amount: \$ _____

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INCOME

Primary Job / Wages	\$ _____
Side Income / Freelance	\$ _____
Child Support / Benefits	\$ _____
Other Income	\$ _____
► TOTAL INCOME	\$ _____

FIXED EXPENSES

Rent / Mortgage	\$ _____
Car Payment	\$ _____
Car Insurance	\$ _____
Health Insurance	\$ _____
Phone Bill	\$ _____
Internet	\$ _____
Streaming / Subscriptions	\$ _____
Loan / Debt Payment	\$ _____
► TOTAL FIXED	\$ _____

DEBT MINIMUMS

Credit Card 1	\$ _____
Credit Card 2	\$ _____
Student Loan	\$ _____
Other	\$ _____
► TOTAL DEBT	\$ _____

VARIABLE SPENDING

Groceries	\$ _____
Gas / Transport	\$ _____
Eating Out / Coffee	\$ _____
Personal Care / Beauty	\$ _____
Kids / School / Activities	\$ _____
Entertainment / Fun	\$ _____
Clothing / Shopping	\$ _____
Medical / Copays	\$ _____
Household / Cleaning	\$ _____
Pet Care	\$ _____
Gifts / Donations	\$ _____
Other	\$ _____
► TOTAL VARIABLE	\$ _____

SAVINGS & GOALS

Emergency Fund	\$ _____
Sinking Fund: _____	\$ _____
Sinking Fund: _____	\$ _____
Retirement / Investments	\$ _____
Other Savings Goal	\$ _____
► TOTAL SAVED	\$ _____

"Small consistent actions create extraordinary results."

Notes & Reminders for This Paycheck

TOTAL INCOME

\$

TOTAL EXPENSES

\$

TOTAL SAVED

\$

LEFT OVER ✓

\$

✓ BILLS DUE THIS PAYCHECK — CHECK OFF AS YOU PAY

☐ Rent / Mortgage	☐ Car Payment	☐ Insurance
☐ Phone	☐ Internet / Utilities	☐ Credit Card
☐ Subscriptions	☐ Loan Payment	☐ _____

MONTH-END SUMMARY

Combine both paychecks below for your complete monthly picture

MONTH

YEAR

Review your full month — celebrate what worked and plan what's next

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INCOME SUMMARY

Paycheck 1 Income	\$ _____
Paycheck 2 Income	\$ _____
Extra / Bonus Income	\$ _____
► TOTAL INCOME THIS MONTH	\$ _____

EXPENSE SUMMARY

Total Fixed (both checks)	\$ _____
Total Variable (both checks)	\$ _____
Total Debt (both checks)	\$ _____
► TOTAL EXPENSES	\$ _____

MONTHLY INCOME

\$

MONTHLY EXPENSES

\$

TOTAL SAVED

\$

NET LEFT OVER

\$

Category	Budgeted	Actual	+/-
Groceries	_____	_____	_____
Gas / Transport	_____	_____	_____
Eating Out	_____	_____	_____
Personal Care	_____	_____	_____
Entertainment	_____	_____	_____
Clothing / Shopping	_____	_____	_____
Kids / School	_____	_____	_____
Other	_____	_____	_____

SAVINGS GOAL PROGRESS — SAVED SO FAR vs. TARGET

EMERGENCY FUND

\$ _____ / \$ _____

SINKING FUND

\$ _____ / \$ _____

OTHER GOAL

\$ _____ / \$ _____



What went well this month?



Next month I will improve...

"Progress over perfection — every step forward counts."