

Month(s): _____

Take-home per paycheck: \$_____

I'm paid: ☐ Weekly ☐ Every other week ☐ Twice a month ☐ Monthly

1. My monthly bills

Paid from = the latest paycheck that arrives on or before the due date

BILL	AMOUNT	DUE DAY	PAID FROM PAYCHECK	PAID
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐
			#1 #2 #3	☐

Total monthly bills: \$_____

Tip: add yearly bills ÷ 12 (car registration, subscriptions) as a monthly line.

2. My paychecks this month

Paycheck #1

Payday date _____

Take-home pay _____

– Bills from this check _____

– Savings _____

= Safe to spend

÷ days to next payday _____

= Per day: \$ _____

Paycheck #2

Payday date _____

Take-home pay _____

– Bills from this check _____

– Savings _____

= Safe to spend

÷ days to next payday _____

= Per day: \$ _____

Paycheck #3

(3-paycheck months only)

Payday date _____

Take-home pay _____

– Bills from this check _____

– Savings _____

= Safe to spend

÷ days to next payday _____

= Per day: \$ _____

Safe to spend = paycheck – bills due before the next payday – savings

Even split (same amount from every check): total monthly bills × 12 ÷ paychecks per year

Paychecks per year: weekly 52 · every other week 26 · twice a month 24 · monthly 12. Got a 3rd paycheck? Send it to savings or debt.