

Allocated Spending Plan

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 **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.

A ----->

Pay Period Dates	_____ TO _____
Pay Period Income	_____

-----> **B**

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.

	Budgeted	Remaining
C -----> HOUSING		
First Mortgage/Rent	945	285
D -----> Second Mortgage		
Real Estate Taxes	150	135

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.

E ----->	Optometrist	40	95
	Vitamins	20	75
	Other _____		
	Other _____		

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.

F ----->	Other <u>Final cable bill</u>	40	35
	Other <u>Florist bill</u>	35	0
	Other _____		

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Pay Period Dates	<input type="text"/> TO <input type="text"/>			
Pay Period Income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Income
 - Tithes
 = Remaining to budget this pay period

♥ CHARITY	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Tithes	<input type="text"/>							
Charity & Offerings	<input type="text"/>							

"Remaining" minus "Budgeted." Back $\frac{1}{3}$ forth.

🐷 SAVING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Emergency Fund	<input type="text"/>							
Retirement Fund	<input type="text"/>							
College Fund	<input type="text"/>							

🏠 HOUSING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
First Mortgage/Rent	<input type="text"/>							
Second Mortgage	<input type="text"/>							
Real Estate Taxes	<input type="text"/>							
Repairs/Maint.	<input type="text"/>							
Association Dues	<input type="text"/>							
Other _____	<input type="text"/>							

⚙️ UTILITIES	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Electricity	<input type="text"/>							
Gas	<input type="text"/>							
Water	<input type="text"/>							
Trash	<input type="text"/>							
Phone/Mobile	<input type="text"/>							
Internet	<input type="text"/>							
Cable	<input type="text"/>							
Other _____	<input type="text"/>							

Pay Period Dates

TO

TO

TO

TO

When "Remaining" equals zero, you're done budgeting for this pay period.

🍎 FOOD

Budgeted Remaining Budgeted Remaining Budgeted Remaining Budgeted Remaining

- 📧 Groceries
- 📧 Restaurants

👕 CLOTHING

Budgeted Remaining Budgeted Remaining Budgeted Remaining Budgeted Remaining

- 📧 Adults
- 📧 Children
- 📧 Cleaning/Laundry

🚗 TRANSPORTATION

Budgeted Remaining Budgeted Remaining Budgeted Remaining Budgeted Remaining

- Gas and Oil
- 📧 Repairs and Tires
- License and Taxes
- Car Replacement
- Other _____
- Other _____

👨‍⚕️ MEDICAL/HEALTH

Budgeted Remaining Budgeted Remaining Budgeted Remaining Budgeted Remaining

- Medications
- Doctor Bills
- Dentist
- Optometrist
- Vitamins
- Other _____
- Other _____
- Other _____
- Other _____

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Pay Period Dates

TO

TO

TO

TO

INSURANCE

	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Life Insurance	<input type="text"/>							
Health Insurance	<input type="text"/>							
Homeowner/Renter	<input type="text"/>							
Auto Insurance	<input type="text"/>							
Disability Insurance	<input type="text"/>							
Identity Theft	<input type="text"/>							
Long-Term Care	<input type="text"/>							

PERSONAL

	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
 Child Care/Sitter	<input type="text"/>							
 Toiletries	<input type="text"/>							
 Cosmetics	<input type="text"/>							
Education/Tuition	<input type="text"/>							
Books/Supplies	<input type="text"/>							
Child Support	<input type="text"/>							
Alimony	<input type="text"/>							
Subscriptions	<input type="text"/>							
Org. Dues	<input type="text"/>							
Gifts (inc. Christmas)	<input type="text"/>							
 Replace Furniture	<input type="text"/>							
 Pocket Money (His)	<input type="text"/>							
 Pocket Money (Hers)	<input type="text"/>							
Baby Supplies	<input type="text"/>							
Pet Supplies	<input type="text"/>							
Music/Technology	<input type="text"/>							
Miscellaneous	<input type="text"/>							
Other _____	<input type="text"/>							
Other _____	<input type="text"/>							

Pay Period Dates

TO

TO

TO

TO

 **RECREATION**

Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
----------	-----------	----------	-----------	----------	-----------	----------	-----------

 Entertainment	_____	_____	_____	_____	_____	_____	_____
Vacation	_____	_____	_____	_____	_____	_____	_____

 **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 _____