

Change the game with a winning streak.

Manage your pie from week to week!

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

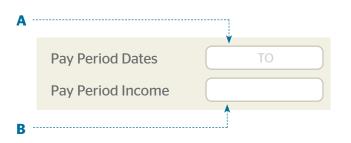
Allocation is a fancy word for "when you spend your money." We're going to build on your Monthly Spending Plan here and get a little more in depth by breaking your income down by pay period. The four columns on this form represent the four weeks in a given month. If you're married, combine your spouse's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

# 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.



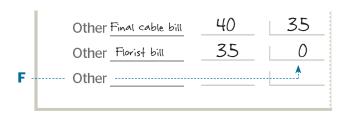
# Step 3

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.





Pay Period Dates	ТО			ТО		ТО		ТО	
Pay Period Income									
Income  — Tithes  = Remaining to budget this pay period									
<b>♥</b> CHARITY	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	
Tithes Charity & Offerings "Kemaining" minus	"Budgeted."	Back 3 forth.		L		L			
<b>  ■ SAVING</b>	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	
Emergency Fund Retirement Fund College Fund				L		L			
<b>☆</b> HOUSING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	
First Mortgage/Rent Second Mortgage Real Estate Taxes Repairs/Maint. Association Dues Other									
<b>☆</b> , UTILITIES	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	
Electricity Gas Water Trash Phone/Mobile Internet Cable Other									



Pay Period Dates	ТО		ТО		ТО		ТО		
when "Remaining" equals zero, you're done budgeting for this pay period.									
₩ FOOD	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	
<ul><li>✓ Groceries</li><li>✓ Restaurants</li></ul>		<b>4</b>				L			
* CLOTHING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	
<ul><li></li></ul>									
** 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									



Pay Period Dates	ТО		ТО		ТО		ТО	
(W) INCLIDANCE								
<b>▼</b> INSURANCE	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Life Insurance								
Health Insurance		L						
Homeowner/Renter		L		L		L		
Auto Insurance		L		L				
Disability Insurance		L		L				
Identity Theft		L		L		L		
Long-Term Care				L				
♣ PERSONAL				;		;		
I I ENSOTAL	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
		L						
		L		L		L		
				L				
Education/Tuition		L		L		L		
Books/Supplies		L		L				
Child Support		L		L		L		
Alimony		L		L				
Subscriptions		L		L		L		
Org. Dues		L		L				
<b>Gifts</b> (inc. Christmas)		L		L				
Replace Furniture				L				
Pocket Money (His)								
Pocket Money (Hers)	)							
Baby Supplies								
Pet Supplies								
Music/Technology								
Miscellaneous								
Other Other								
Otilei						L		



Pay Period Dates	-	го		го	T	0	Т	0
♣ RECREATION	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
		L		L		L		
Vacation				L				
& DEBTS	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Car Payment 1				L		L		
Car Payment 2				L				
Credit Card 1				L		L		
Credit Card 2				L				
Credit Card 3		L		L		L		
Credit Card 4				L				
Credit Card 5				L				
Student Loan 1				L		L		
Student Loan 2				L		L		
Student Loan 3				L		L		
Student Loan 4				L		L		
Other				L		L		
Other				L				
Other				L		L		
Other		L		L		L		
Other		L		L		L		
Other		L		L		L		
Other		L		L		L		
Other				L		L		
Other				L		L		
Other		L		L		L		L
Other				L		L		L
Other				L				
Other		L		L		L		