

Paycheck budget template

One block per paycheck. Twenty six blocks, which is a year of being paid every two weeks; use as many as your own cadence needs.

The two blocks a year that look wrong, and are not

Two blocks a year will look almost empty on the bills side. That is correct and it is the point. Your monthly bills are covered by the other two paychecks that month, so a third one arrives with almost nothing already claiming it. Most templates hide this by budgeting a month at a time, which is why the extra money quietly disappears. Here you can see it, and decide where it goes.

How to use it. Fill one block each time you are paid, and only that block. Write the payday date and the next payday date at the top of each block. Everything inside the block is what happens between those two dates.

Two things this template will not do. The buffer is whatever you decide never to touch. There is no recommended figure and this template does not suggest one. Nothing forces the last line to zero. Leaving a float is a decision, not a mistake, as long as it is one you made.

1. WHAT YOU START WITH

The balance in the account you pay bills from, on the morning of this payday.

Starting balance _____

2. INCOME LANDING ON THIS PAYDAY

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

4. WHAT IS LEFT

Start, plus income, less bills, less your buffer.

Buffer you never touch _____

What is left to assign _____

5. WHERE THE LEFTOVER GOES

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