

SMART GIRL LIVING

# Biweekly Budget Template

Free Paycheck-by-Paycheck Budget Planner

ASSIGN EVERY DOLLAR TO THE RIGHT PAYCHECK

MONTH & YEAR      PAYCHECK 1 DATE      PAYCHECK 2 DATE      PAYCHECK 1 AMOUNT      PAYCHECK 2 AMOUNT

## TOTAL MONTHLY INCOME

INCOME SOURCE	PAYCHECK 1	PAYCHECK 2	MONTHLY TOTAL
Primary job (take-home)	_____	_____	_____
Side hustle / other income	_____	_____	_____
<b>TOTAL INCOME</b>	_____	_____	_____

Paycheck 1			
Arrives: _____		\$ _____	
BILL / CATEGORY	DUE DATE	PLANNED	PAID ✓
<b>FIXED BILLS</b>			
Rent / Mortgage	_____	_____	_____
Internet	_____	_____	_____
Phone bill	_____	_____	_____
Insurance	_____	_____	_____
Subscriptions	_____	_____	_____
Other fixed:	_____	_____	_____
<b>VARIABLE SPENDING</b>			
Groceries (wks 1-2)	_____	_____	_____
Gas (wks 1-2)	_____	_____	_____
Dining out (wks 1-2)	_____	_____	_____
Personal care	_____	_____	_____
Other variable:	_____	_____	_____
<b>SAVINGS &amp; DEBT</b>			
Emergency fund	_____	_____	_____
Savings goal	_____	_____	_____
Extra debt payment	_____	_____	_____
<b>Total Assigned</b>			
<b>Remaining / Buffer</b>			

Paycheck 2			
Arrives: _____		\$ _____	
BILL / CATEGORY	DUE DATE	PLANNED	PAID ✓
<b>FIXED BILLS</b>			
Car payment	_____	_____	_____
Car insurance	_____	_____	_____
Utilities	_____	_____	_____
Loan minimum payment	_____	_____	_____
Childcare	_____	_____	_____
Other fixed:	_____	_____	_____
<b>VARIABLE SPENDING</b>			
Groceries (wks 3-4)	_____	_____	_____
Gas (wks 3-4)	_____	_____	_____
Dining out (wks 3-4)	_____	_____	_____
Entertainment	_____	_____	_____
Other variable:	_____	_____	_____
<b>SAVINGS &amp; DEBT</b>			
Savings goal	_____	_____	_____
Sinking fund (car/gifts)	_____	_____	_____
Extra debt payment	_____	_____	_____
<b>Total Assigned</b>			
<b>Remaining / Buffer</b>			

**MONTHLY SUMMARY**

TOTAL INCOME

TOTAL FIXED BILLS

TOTAL VARIABLE

TOTAL SAVINGS

TOTAL DEBT PAYMENTS

Income - All Assigned =

**Should equal \$0**

**3RD PAYCHECK PLANNER (BONUS MONTH)**

Twice a year you receive 3 paychecks in one month. Plan it here before it arrives.

EXPECTED 3RD PAYCHECK DATE

3RD PAYCHECK AMOUNT (\$)

WHERE IT GOES (GOAL 1)

AMOUNT FOR GOAL 1 (\$)

WHERE IT GOES (GOAL 2)

AMOUNT FOR GOAL 2 (\$)

**MONTHLY NOTES**

Four horizontal lines for writing monthly notes.