

<b>Bi-Weekly Paycheck Budget SAMPLE</b>						
			<i>PAST DUE</i>	<i>MONTHLY</i>	<b>PAYCHECK</b>	<b>PAYCHECK</b>
<b>INCOME</b>			<i>AMOUNTS</i>	<i>AMOUNTS</i>		
Self						
Spouse/Significant Other Contribution						
Previous Pay Carryover Amt (Overages)						
<i>TOTAL INCOME</i>						
<b>HOUSING EXPENSES</b>						
Rent/Mortgage						
Gas/Electric						
Water						
Cable/Internet/Phone						
Cell Phone						
<i>TOTAL HOUSING EXPENSES</i>						
<b>VEHICLE EXPENSES</b>						
Car Insurance						
Repairs ( <i>save for oil changes, other repairs</i> )						
Gas/Transportation						
<i>TOTAL VEHICLE EXPENSES</i>						
<b>LIVING EXPENSES</b>						
Groceries/Eating Out						
Clothing						
Laundry						
Barber/Beauty/Personal Items						
Spending Cash (\$50/week)						
Emergency Savings (get \$200 auto transferred)						
Rainy Day Fund						
Vacation Savings						
<i>TOTAL LIVING EXPENSES</i>						
<b>OTHER EXPENSES</b>						
Entertainment						
<i>TOTAL OTHER LIVING EXPENSES</i>						
<b>INCOME AVAILABLE FOR PAYMENTS</b>						
<b>SCHEDULED PAYMENTS</b>		Balance	Interest Rate	Payment		
Student Loan						
Auto Loan						
Credit Card 1						
Store Credit Card						
TOTAL						
<b>Over or Short Savings:</b>						
<i>The goal is to account for every amount spent.</i>						
<i>“Over or Short Savings” column should be as close to zero as possible.</i>						