

# 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.

🏠 HOUSING		Budgeted	Remaining
<b>C</b> ----->	First Mortgage/Rent	945	285
<b>D</b> ----->	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.

<b>E</b> ----->	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.

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

# Allocated Spending Plan

Don't let this one scare you. Managing your money week to week happens here!

Pay Period Dates	TO	TO	TO	TO
Pay Period Income				

$\text{Income}$   
 $- \text{Tithes}$   
 $= \text{Remaining to budget this pay period}$

♥ CHARITY	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Tithes								
Charity & Offerings								

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

💰 SAVING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Emergency Fund								
Retirement Fund								
College Fund								

🏠 HOUSING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
First Mortgage/Rent								
Second Mortgage								
Real Estate Taxes								
Repairs/Maint.								
Association Dues								
Other								

⚙️ UTILITIES	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Electricity								
Gas								
Water								
Trash								
Phone/Mobile								
Internet								
Cable								
Other								

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 \_\_\_\_\_

# Allocated Spending Plan

*Don't let this one scare you. Managing your money week to week happens here!*

Pay Period Dates

TO

TO

TO

TO



## INSURANCE

Budgeted

Remaining

Budgeted

Remaining

Budgeted

Remaining

Budgeted

Remaining

Life Insurance

Health Insurance

Homeowner/Renter

Auto Insurance

Disability Insurance

Identity Theft

Long-Term Care



## PERSONAL

Budgeted

Remaining

Budgeted

Remaining

Budgeted

Remaining

Budgeted

Remaining

✉ Child Care/Sitter

✉ Toiletries

✉ Cosmetics

Education/Tuition

Books/Supplies

Child Support

Alimony

Subscriptions

Org. Dues

Gifts (inc. Christmas)

✉ Replace Furniture

✉ Pocket Money (His)

✉ Pocket Money (Hers)

Baby Supplies

Pet Supplies

Music/Technology

Miscellaneous

Other \_\_\_\_\_

Other \_\_\_\_\_



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 \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_