Oak & Cents

Biweekly Paycheck Budget

Match every bill to a paycheck.

Month _____

Year _____

How it works

Paid every 2 weeks? Most months that means two paychecks.

1. **Write your paydays**
   The date and amount of each paycheck this month.
2. **Match each bill**
   Write its amount under the paycheck you get before its due date.
3. **See what's left**
   Each paycheck minus its bills = left after bills.

#	Bill write each bill's amount under the paycheck that pays it	Due date day of month	Paycheck 1 Date _____ Amount $ _____	Paycheck 2 Date _____ Amount $ _____
1	Rent or mortgage		$	$
2	Electric		$	$
3	Water and trash		$	$
4	Phone		$	$
5	Internet		$	$
6	Car payment		$	$
7	Car insurance		$	$
8	Childcare		$	$
9	Subscriptions		$	$
10	Credit card minimum		$	$
11			$	$
12			$	$
13			$	$
14			$	$
15			$	$
16			$	$
	Total bills from this paycheck		$	$
	Left after bills paycheck amount minus its bills		$	$

Months with a third paycheck

Paid every 2 weeks means 26 paychecks a year, so usually 2 months a year have 3 paydays. Plan your bills on two paychecks. Use the third for an extra debt payment, savings or a once-a-year bill.

My 3-paycheck months: _____

Good to know

Big bill like rent? You can split it: half from each paycheck.

Left after bills is for spending that changes, like groceries, gas and fun, plus savings and any extra debt payment.