#### ALLOCATED SPENDING PLAN

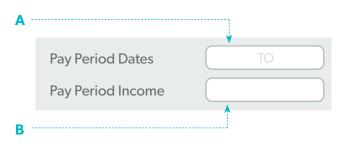
Don't let this one scare you. Managing your money week to week happens here!

#### 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 la

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.

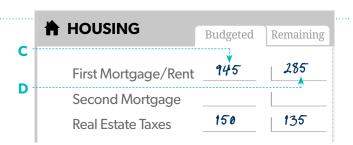


#### Step 1b

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.



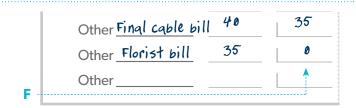
### Step 3

Keep going down the list until the "Remaining" column (**E**) hits zero. When "Remaining" equals zero, you're done budgeting for that pay period.



# 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.



Pay Period Dates	-	ГО		ТО	Т	0	Т	
Pay Period Income								
	Income - Tithes - Remaini	ng to budget t	his pay period	l				
<b>♥</b> CHARITY	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Tithes	<u>&amp;</u> -			<u> </u>		<u></u>		<u></u>
Charity & Offerings "Remaining" minu	s "Budgeted	" Back 3 fortl	١.	L				
<b>⇔</b> SAVING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Emergency Fund				L				
Retirement Fund				L		L		
College Fund				L		L		
<b>★</b> HOUSING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
First Mortgage/Rent				L				
Second Mortgage				L		L		
Real Estate Taxes				L		L		
Repairs/Maint.				L		L		
Association Dues				L		L		
Other				L				
<b>☆</b> 。UTILITIES	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Electricity		I		1				
Gas								
Water								
Trash				L		L		
Phone/Mobile				L		L		
Internet				L		L		
Cable				L		L		
Other				L				

Pay Period Dates	Т	0		ГО	Т	$\circ$	Т	$\circ$
when "Remaining" equals zero, you re done budgeting for this pay period.								
₩ FOOD	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
<ul><li></li></ul>		<u> </u>		L		L		L
* CLOTHING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
<ul><li></li></ul>		L		L		L		
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								

Pay Period Dates	ТО	ТО	ТО	ТО
<b>INSURANCE</b>	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
<ul> <li>✓ Child Care/Sitter</li> <li>✓ Toiletries</li> <li>✓ Cosmetics</li> <li>Education/Tuition</li> <li>Books/Supplies</li> <li>Child Support</li> <li>Alimony</li> <li>Subscriptions</li> <li>Org. Dues</li> <li>Gifts (inc. Christmas)</li> <li>✓ Replace Furniture</li> <li>✓ Pocket Money (His)</li> <li>✓ Pocket Money (Hers)</li> <li>Baby Supplies</li> <li>Pet Supplies</li> <li>Music/Technology</li> <li>Miscellaneous</li> <li>Other</li> <li>Other</li> </ul>				

Pay Period Dates	ТО	ТО	ТО	ТО	
₹ RECREATION	Budgeted Remaining	Budgeted Remaining	Budgeted Remaining	Budgeted Remaining	
Entertainment	I	I	I		
Vacation					
<b>₿ DEBTS</b>	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		L			
Student Loan 2					
Student Loan 3					
Student Loan 4	L				
Other	L	L			
Other		L			
Other	L				
Other					
Other	L			L	
Other					
Other					
Other					
Other		L			
Other					
Other	L		L		
Other	L		L		
Other	L		L		