

Bi-Weekly BUDGET

This is YOUR Cents Plan.
Not a budget.
You decide where you want
to spend your money.
Where Cents Parallel Vision.

Month: _____

TOTAL INCOMING MONEY	Paycheck #1		Paycheck #2	
	Budget	Actual	Budget	Actual
Salary or Wages				
Salary or Wages (Spouse)				
Side Hustle #1				
Side Hustle #2				
Social Security				
Pension/Retirement				
Alimony / Child Support				
Real Estate Rental Income				
Other				
TOTAL INCOMING MONEY				

SAVINGS	Paycheck #1		Paycheck #2	
	Budget	Actual	Budget	Actual
Emergency Fund				
401k Contribution				
401k Contribution (spouse)				
Roth IRA				
Roth IRA (spouse)				
Health Savings Account				
Rainy Day Fund				
Financial Goal #1				
Financial Goal #2				
TOTAL SAVINGS				

BASIC EXPENSES	Paycheck #1		Paycheck #2	
	Budget	Actual	Budget	Actual
HOUSING				
Mortgage / Rent				
Home/Renter's Insurance				
Property Taxes				
Home Maintenance				
HOA				
TOTAL HOUSING				
UTILITIES				
Gas & Electric				
Internet				
Phone				
Sewer				
Trash				
Water				
TOTAL UTILITIES				
BASIC NECESSITIES				
Groceries				
Clothing				
Child Care / School				
Baby Supplies				
Child Support / Alimony				
TOTAL FOOD				
TRANSPORTATION				
Auto Fuel				
Auto Insurance				
Auto Registration				
Auto Service				
Commuting (Tolls, Parking)				
TOTAL AUTO				
MEDICAL				
Health Insurance				
Medications				
Dentist				
Vision				
TOTAL MEDICAL				
INSURANCE				
Life Insurance				
Long Term Care / Disability				
Umbrella Policy				
Identity Theft				
TOTAL INSURANCE				
TOTAL EXPENSES				

GIVING	Paycheck #1		Paycheck #2	
	Budget	Actual	Budget	Actual
Charitable Contributions				
Pay It Forward				
Other Giving				
TOTAL GIVING				

DEBT	Paycheck #1		Paycheck #2	
	Budget	Actual	Budget	Actual
Car Payment 1				
Car Payment 2				
Credit Card 1				
Credit Card 2				
Credit Card 3				
Credit Card 4				
Credit Card 5				
HELOC				
Student Loan 1				
Student Loan 2				
Other Debt				
Other Debt				
Other Debt				
TOTAL DEBT				

FUN SPENDING	Paycheck #1		Paycheck #2	
	Budget	Actual	Budget	Actual
Vacation				
Cable/Streaming				
Clothing - Designer				
Education				
Electronics / Technology				
Entertainment				
FUN Money #1				
FUN Money #2				
Furnishings				
Gifts				
Grocery Delivery Services				
Gym Memberships				
Hobbies				
Home Improvement				
Housecleaner, Lawn Mowing				
Kid's Activities				
Libations & Happy Hour				
Personal Care				
Pets Supplies				
Recreation & Equipment				
Restaurants & Take Out				
Sitter \$\$				
Subscriptions / Duvs				
Uber \$				
Other -				
Other -				
Other -				
Other -				
Other -				
Other -				
TOTAL FUN SPENDING				

ZERO BASED BUDGET	Paycheck #1		Paycheck #2	
	Budget	Actual	Budget	Actual
TOTAL INCOME				
MINUS				
TOTAL SAVINGS				
TOTAL GIVING				
TOTAL BASIC EXPENSES				
TOTAL DEBT				
TOTAL FUN SPENDING				
EQUALS				
GOAL IS TO BE ZERO				







Biweekly Calendar

Budget: _____

SUN	MON	TUES	WED	THURS	FRI	SAT

Monthly Notes





Biweekly Calendar

Budget: _____

MON	TUES	WED	THURS	FRI	SAT	SUN

Monthly Notes

