PRINTABLE CHECKLIST

# The Paycheck Budget Checklist

Every dollar, with a job — one paycheck at a time.

◆ PRINT IT · CHECK IT OFF · BREATHE ◆

## Map your money in and out

*Before any budgeting — just write down what's true.*

- [ ] **List every source of income.** Take-home pay, not gross.
- [ ] **Write down your pay dates for the next two months.** Weekly, every two weeks, twice a month.
- [ ] **List every bill with its due date.** Rent, utilities, phone, insurance, subscriptions, minimum payments.
- [ ] **Match each bill to the paycheck that will pay it.** The paycheck that arrives before the due date.

## Give every dollar a job

*Assign until "left to assign" hits zero.*

- [ ] **Start with the bills due before the next payday.** Those come off the top.
- [ ] **Then essentials.** Groceries, gas, transportation.
- [ ] **Then savings and debt goals.** Even small amounts.
- [ ] **Then spending money.** Guilt-free, and it has a limit.
- [ ] **Assign until nothing is left.** Every dollar has a purpose, including "buffer."

NOTES

## Build sinking funds

*Turn irregular expenses into small, regular ones.*

- [ ] **List the irregular expenses.** Car maintenance, gifts, holidays, annual fees, medical copays.
- [ ] **Estimate a yearly cost for each.** Use last year as a guide.
- [ ] **Divide by the number of paychecks before it's due.** That's your per-paycheck amount.
- [ ] **Track each fund's balance.** So you know what's there when the bill lands.

## Keep an eye on debt

*See the whole picture in one place.*

- [ ] **List every balance.** Balance, minimum payment, due date.
- [ ] **Make sure every minimum is matched to a paycheck.**
- [ ] **Decide where any extra goes.** One balance at a time.
- [ ] **Track what you've paid off.** Watching it drop is motivating.

NOTES

## The ten-minute routine

*The habit that keeps the budget real.*

- [ ] **Check the actual deposit.** It can differ from what you expected.
- [ ] **Assign the paycheck.** Bills, essentials, savings, spending, until zero.
- [ ] **Log what you spent since last payday.** Compare with the plan.
- [ ] **Look ahead to the next two paydays.** Any large bills coming?
- [ ] **Move money to savings right away.** Before it gets spent.

## Extra paychecks and off months

*Plan for the unusual months before they arrive.*

- [ ] **Decide in advance what a third paycheck is for.** Savings, debt, a sinking fund.
- [ ] **Plan for a lean month.** A small buffer smooths it out.
- [ ] **Adjust estimates every few months.** Using what you actually spent.

> **If you take one thing from this checklist:** match every bill to the specific paycheck that will pay it. That single step is what turns a monthly budget that falls apart by the second paycheck into one that works.

> **Please note:** This is a general budgeting method, not financial advice. For decisions about debt, taxes or investing, consider talking to a qualified professional.

NOTES

WHEN PAPER STOPS BEING ENOUGH

# This checklist can't do the subtraction.

Paper is a good way to start. It gets harder when every paycheck needs reassigning, the sinking funds need running balances, and the spending log needs checking against the plan.

## The MDRN Budget by Paycheck Planner

A paycheck budget that counts down to zero, a bill calendar, sinking funds, a debt tracker and a spending log. Opens in any browser. Your numbers stay on your device.

mdrn-milestone-website.vercel.app/planners/budget-by-paycheck.html

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