

# Weekly Cash Flow Plan

## Instructions

*This sheet is where all your work thus far comes together! There are four columns to distribute as many as four different incomes within one month. Each column is one pay period. If you are a one-income household and you get paid two times per month then you will only use two columns. If both of you work and one is paid weekly and the other every two weeks, add the two paychecks together on the weeks you both get a paycheck, while listing only the one paycheck on the other two. Date the pay period columns then enter the income for that period. As you allocate your paycheck to an item, put the remaining balance to the right of the slash. Income for period 3-1 in our example is \$1,000 and we are allocating \$100 to Charitable Giving leaving \$900 to the right of the slash in that same column. Some bills will come out of each pay period and some only on selected pay periods. As an example, you may take "Car Gas" out of every paycheck, but pay the electric bill from period 2. You already pay some bills or payments out of designated checks, only now you pay all things from designated checks. If you find that your bills are "out of balance" with your paychecks, then work with your creditor to change their billing cycle so it aligns more with your pay.*

*The whole point to this sheet, which is the culmination of all your monthly planning, is to allocate or "spend" your whole paycheck before you paid. It doesn't matter where you allocate your money, but allocate all of it before you get your check. Now all the tense, crisis-like symptoms have been removed because you planned. No more management by crisis or impulse.*

*The last blank that you make an entry in should have a 0 to the right of the slash, showing you have allocated your whole check.*

**\* Beside an item means you should use the cash system.**

**NOTE: Emergency Funds should get ALL the savings until 3-6 months of expenses have been saved.**

# ALLOCATED SPENDING PLAN

**PAY PERIOD:** \_\_\_\_\_

**ITEM**

**INCOME** \_\_\_\_\_

**CHARITABLE** \_\_\_\_\_ / \_\_\_\_\_

**SAVING**

*Emergency Fund(1)* \_\_\_\_\_ / \_\_\_\_\_

*Retirement Fund* \_\_\_\_\_ / \_\_\_\_\_

*College Fund* \_\_\_\_\_ / \_\_\_\_\_

**HOUSING**

*First Mortgage* \_\_\_\_\_ / \_\_\_\_\_

*Second Mortgage* \_\_\_\_\_ / \_\_\_\_\_

*Real Estate Taxes* \_\_\_\_\_ / \_\_\_\_\_

*Homeowners Ins.* \_\_\_\_\_ / \_\_\_\_\_

*Repairs or Mn. Fees* \_\_\_\_\_ / \_\_\_\_\_

*Replace Furniture* \_\_\_\_\_ / \_\_\_\_\_

*Other* \_\_\_\_\_ / \_\_\_\_\_

**UTILITIES**

*Electricity* \_\_\_\_\_ / \_\_\_\_\_

*Water* \_\_\_\_\_ / \_\_\_\_\_

*Gas* \_\_\_\_\_ / \_\_\_\_\_

*Phone* \_\_\_\_\_ / \_\_\_\_\_

*Trash* \_\_\_\_\_ / \_\_\_\_\_

*Cable* \_\_\_\_\_ / \_\_\_\_\_

**\*FOOD**

*\*Grocery* \_\_\_\_\_ / \_\_\_\_\_

*\*Restaurants* \_\_\_\_\_ / \_\_\_\_\_

**TRANSPORTATION**

*Car Payment* \_\_\_\_\_ / \_\_\_\_\_

*Car Payment* \_\_\_\_\_ / \_\_\_\_\_

<i>*Gas and Oil</i>	____/____	____/____	____/____	____/____
<i>*Repairs and Tires</i>	____/____	____/____	____/____	____/____
<i>Car Insurance</i>	____/____	____/____	____/____	____/____
<i>License and Taxes</i>	____/____	____/____	____/____	____/____
<i>Car Replacement</i>	____/____	____/____	____/____	____/____
<b>*CLOTHING</b>				
<i>*Children</i>	____/____	____/____	____/____	____/____
<i>*Adults</i>	____/____	____/____	____/____	____/____
<i>*Cleaning/Laundry</i>	____/____	____/____	____/____	____/____
<b>MEDICAL/HEALTH</b>				
<i>Disability Insurance</i>	____/____	____/____	____/____	____/____
<i>Health Insurance</i>	____/____	____/____	____/____	____/____
<i>Doctor</i>	____/____	____/____	____/____	____/____
<i>Dentist</i>	____/____	____/____	____/____	____/____
<i>Optometrist</i>	____/____	____/____	____/____	____/____
<i>Drugs</i>	____/____	____/____	____/____	____/____
<b>PERSONAL</b>				
<i>Life Insurance</i>	____/____	____/____	____/____	____/____
<i>Child Care</i>	____/____	____/____	____/____	____/____
<i>*Baby Sitter</i>	____/____	____/____	____/____	____/____
<i>*Toiletries</i>	____/____	____/____	____/____	____/____
<i>*Cosmetics</i>	____/____	____/____	____/____	____/____
<i>*Hair Care</i>	____/____	____/____	____/____	____/____
<i>Education/Adult</i>	____/____	____/____	____/____	____/____
<i>School Tuition</i>	____/____	____/____	____/____	____/____
<i>School Supplies</i>	____/____	____/____	____/____	____/____
<i>Child Support</i>	____/____	____/____	____/____	____/____
<i>Alimony</i>	____/____	____/____	____/____	____/____
<i>Subscriptions</i>	____/____	____/____	____/____	____/____
<i>Organization Dues</i>	____/____	____/____	____/____	____/____
<i>Gifts (inc.Christmas)</i>	____/____	____/____	____/____	____/____
<i>Miscellaneous</i>	____/____	____/____	____/____	____/____
<b>*BLOW \$\$</b>	____/____	____/____	____/____	____/____

**RECREATION**

<i>*Entertainment</i>	___/___	___/___	___/___	___/___
<i>Vacation</i>	___/___	___/___	___/___	___/___
<b>DEBTS (Eventually = \$0!)</b>				
<i>Visa 1</i>	___/___	___/___	___/___	___/___
<i>Visa 2</i>	___/___	___/___	___/___	___/___
<i>MasterCard 1</i>	___/___	___/___	___/___	___/___
<i>MasterCard 2</i>	___/___	___/___	___/___	___/___
<i>American Express</i>	___/___	___/___	___/___	___/___
<i>Discover Card</i>	___/___	___/___	___/___	___/___
<i>Gas Card 1</i>	___/___	___/___	___/___	___/___
<i>Gas Card 2</i>	___/___	___/___	___/___	___/___
<i>Dept. Store Card 1</i>	___/___	___/___	___/___	___/___
<i>Dept. Store Card 2</i>	___/___	___/___	___/___	___/___
<i>Finance Co. 1</i>	___/___	___/___	___/___	___/___
<i>Finance Co. 2</i>	___/___	___/___	___/___	___/___
<i>Credit Line</i>	___/___	___/___	___/___	___/___
<i>Student Loan 1</i>	___/___	___/___	___/___	___/___
<i>Student Loan 2</i>	___/___	___/___	___/___	___/___
<i>Other</i> _____	___/___	___/___	___/___	___/___
<i>Other</i> _____	___/___	___/___	___/___	___/___
<i>Other</i> _____	___/___	___/___	___/___	___/___

**SAMPLE ALLOCATED SPENDING PLAN**

<b>PAY PERIOD:</b>	<u>3-1</u>	_____	_____	_____
<b><u>ITEM</u></b>				
<b>INCOME</b>	<u>\$1000</u>	_____	_____	_____
<b>CHARITABLE GIFTS</b>	<u>100/900</u>	___/___	___/___	___/___
<b>SAVING</b>				
<i>Emergency Fund(1)</i>	<u>50/850</u>	___/___	___/___	___/___
<i>Retirement Fund</i>	___/___	___/___	___/___	___/___
<i>College Fund</i>	___/___	___/___	___/___	___/___
<b>HOUSING</b>				
<i>First Mortgage</i>	<u>725/125</u>	___/___	___/___	___/___