# 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.**

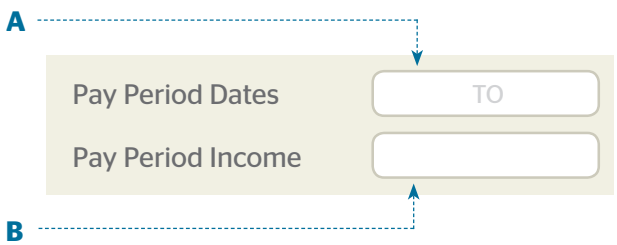
Allocation is a fancy word for "when you spend your money." We're going to build on your Monthly Cash Flow Plan here and get a little more in depth by breaking your income down by pay period. The four columns on this form represent the four weeks in a given month. If you're married, combine your spouse's income with yours.

## Step 1a

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.

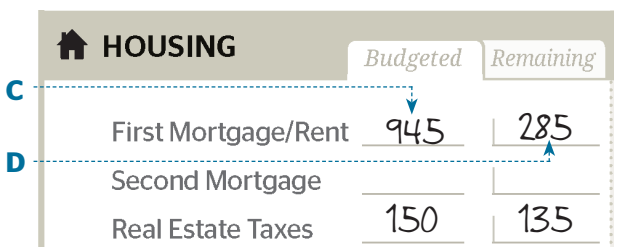
## Step 1b

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.

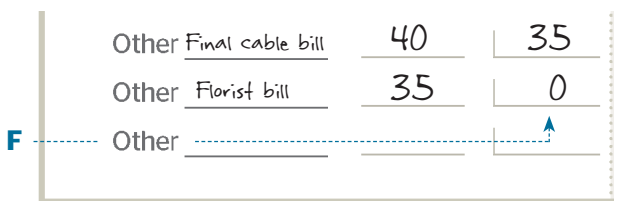



## Step 3

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.



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| | | | | |
|---|---|---|---|---|
| Pay Period Dates | TO | TO | TO | TO |
| Pay Period Income | | | | |

Income
− Tithes
= Remaining to budget this pay period

## CHARITY

| | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining |
|---|---|---|---|---|---|---|---|---|
| Tithes | | | | | | | | |
| Charity & Offerings | | | | | | | | |

"Remaining" minus "Budgeted." Back & forth.

## SAVING

| | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining |
|---|---|---|---|---|---|---|---|---|
| Emergency Fund | | | | | | | | |
| Retirement Fund | | | | | | | | |
| College Fund | | | | | | | | |

## HOUSING

| | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining |
|---|---|---|---|---|---|---|---|---|
| First Mortgage/Rent | | | | | | | | |
| Second Mortgage | | | | | | | | |
| Real Estate Taxes | | | | | | | | |
| Repairs/Maint. | | | | | | | | |
| Association Dues | | | | | | | | |
| Other _____ | | | | | | | | |

## UTILITIES

| | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining |
|---|---|---|---|---|---|---|---|---|
| Electricity | | | | | | | | |
| Gas | | | | | | | | |
| Water | | | | | | | | |
| Trash | | | | | | | | |
| Phone/Mobile | | | | | | | | |
| Internet | | | | | | | | |
| Cable | | | | | | | | |
| Other _____ | | | | | | | | |

| Pay Period Dates | TO | TO | TO | TO |
|---|---|---|---|---|

When "Remaining" equals zero, you're done budgeting for this pay period.

| FOOD | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining |
|---|---|---|---|---|---|---|---|---|
| Groceries | | | | | | | | |
| Restaurants | | | | | | | | |
| **CLOTHING** | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining |
| Adults | | | | | | | | |
| Children | | | | | | | | |
| Cleaning/Laundry | | | | | | | | |
| **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 _____ | | | | | | | | |
| Other _____ | | | | | | | | |

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| Pay Period Dates | TO | TO | TO | TO |
|---|---|---|---|---|

| INSURANCE | 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 |
|---|---|---|---|---|---|---|---|---|
| Child Care/Sitter | | | | | | | | |
| Toiletries | | | | | | | | |
| Cosmetics | | | | | | | | |
| Education/Tuition | | | | | | | | |
| Books/Supplies | | | | | | | | |
| Child Support | | | | | | | | |
| Alimony | | | | | | | | |
| Subscriptions | | | | | | | | |
| Org. Dues | | | | | | | | |
| Gifts (inc. Christmas) | | | | | | | | |
| Replace Furniture | | | | | | | | |
| Pocket Money (His) | | | | | | | | |
| Pocket Money (Hers) | | | | | | | | |
| Baby Supplies | | | | | | | | |
| Pet Supplies | | | | | | | | |
| Music/Technology | | | | | | | | |
| Miscellaneous | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |

*Sign in to FPU Central at daveramsey.com to download this form and explore our other online budgeting tools!*

| Pay Period Dates | TO | TO | TO | TO |
|---|---|---|---|---|

| RECREATION | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining | Budgeted | Remaining |
|---|---|---|---|---|---|---|---|---|
| Entertainment | | | | | | | | |
| Vacation | | | | | | | | |

| DEBTS | 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 | | | | | | | | |
| Student Loan 2 | | | | | | | | |
| Student Loan 3 | | | | | | | | |
| Student Loan 4 | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |
| Other _____ | | | | | | | | |