Allocated Spending Plan Balanced Monthly Budget # 2 *= added \$'s due to a 3rd

biweekly pay once a quarter. *'s = Line items that do not need to be deducted for this pay. Car note & Allowance is deducted from this pay 3 times to make up for the 3 months of each quarter. Note the increased savings for this pay period.

Pay Period	A. Week 1 payday person I = balance after deduction from line I	Deduction of line cost 1.	Week 2 payday person 2 = balance of deduction of line 2	Deduction of line cost 2.	Week 3 payday person 1 = balance after deduction of line 3	Deduction of line cost 3.	Week 4 payday person 2 = balance after deduction of line 4	Deduction of line cost 4.	Week 5 payday persons 1 & 2 = balance after deduction of line 5	Deduction of line cost 5.	F. Miscell -aneous
1. ITEM Gross Income	\$1,930.00		\$2,500.00		\$1,930.00		\$2,500.00		\$1,930.00 + \$2,500.00 = \$4,430.00		Balance \$8,860.00
2. Net Income	Balance from 1 = \$1,351.00	- Taxes & misc. \$579.00	Balance from 2 = \$1,750.00	- Taxes \$750.00	Balance from 1 = \$1,351.00	- Taxes \$579.00	Balance from 4 = \$1,750.00	- Taxes \$750.00	\$1,351.00 + \$1,750.00 = \$3,101.00	\$579.00 + \$750.00 =\$1,329.00	Balance \$6,202.00
3. Charitable	\$193 & \$30 = \$1,128.00	- Tithe & offering \$223.00	\$250 & \$40 = \$1,460.00	- Tithe & offering \$290.00	\$193 & \$30 = \$1,128.00	- Tithe & offering \$223.00	\$250 & \$40 = \$1,460.00	- Tithe & offering \$290.00	\$2,588.00	- Tithe & offering = \$223.00 + \$290.00 = \$513.00	\$1,026.00
4. Saving*	= \$1,065.00	- Savings \$63.00	= \$1,310.00	- Savings \$150.00	= \$1,035.00	- Savings \$93.00	= \$1,333.00	- Savings \$127.00	= \$1,935.00	- \$653.00	Balance = \$1,086.00
5. Emergency Fund <mark>*</mark> <mark>R</mark> etirement Fund	= \$1,045.00	- E or R Fund \$20.00	= \$1,285.00	- E or R Fund \$25.00	= \$1,015.00	- E or R Fund \$20.00	= \$1,308.00	- E or R Fund \$25.00			Balance = \$90.00
6. College Fund*	= \$1,015.00	- College fund \$30	= \$1,250.00	- College fund \$35	= \$985.00	- College fund \$30					Balance = \$95.00
7. Miscella- neous	= \$995.00	- Misc. \$20.00	= \$1,225.00	- Misc. \$25.00	= \$965.00	- Misc. \$20.00	= \$1,283.00	- Misc. \$25.00	= \$1,890.00	\$20.00 + \$25.00 = - \$45.00	Balance = \$90.00
8. HOUSING 1 ST . Mortgage	= \$495.00	- H.Note \$500.00			= \$265.00	- H.Note \$700.00					
9. Real Estate Taxes*							= \$908.00	- \$375.00			
10. Home- owner's Ins <mark>'</mark>					= \$227.00	Insurance = \$38.00					
11.											

Page | 1 Allocated Balanced Budget Spending Plan # 2

UTILITIES											
12. Electricity			= \$990.00	- \$235.00							
& Gas <mark>**</mark>											
13. Water & Phone**			= \$860.00	- W \$30 & P \$100							
14. Cable & Internet <mark>**</mark>			= \$785.00	- I \$75.00							
15. FOOD/	= \$145.00	- \$350.00	= \$785.00								
Grocery <mark>*</mark>											
16.			= \$735.00	- \$50.00			= \$808.00	- \$100.00			
Restaurants*											
TATION Car Payment # 1 & 2									= \$990.00	# 2 -\$300.00 X's 3 months = - \$900.00	
Pay Period	A. Week 1 payday person 1= balance after deduction from line 1 \$145.00 brought forward	Deduction of line cost 1.	B. Week 2 payday person 2= balance after deduction from line 2 \$735.00 brought forward	Deduction of line cost 2.	C. Week 3 payday person 1 = balance after deductio n from line 3 \$227.00 brought forward	Deduction of line cost 3.	D. Week 4 payday person 2= balance after deductio n from line 4 \$808.00 brought forward	Deduction of line cost 4.	Week 5 payday persons 1 & 2 = balance after deduction of line 5 \$990.00	Deduction of line cost 5.	F. Miscell -aneous
18. *Car Gas			= \$385.00	- \$350.00					= \$900.00	- \$90.00	
19. *Car Repairs <mark>*</mark>							= \$758.00	- \$50.00			Balance = \$50.00
20. Car insurance <mark>*</mark>							= \$608.00	- \$150.00			
21. License & Taxes <mark>*</mark>	= \$130.00	- License & taxes = \$15.00	= \$375.00	- \$10.00							
22. Car Replacement*							= \$483.00	- \$125.00			Balance
23. Clothing/Kids & Adults*							= \$433.00	- \$50.00			Balance
24 *Clas	1							Φ 50.00			Dalamas
24. *Cleaning							= \$383.00	- \$50.00			Balance

25. Medical Health											
meann											
26.											
Disability Ins.											
27. Health Ins.											
28. Doc./Den. &							= 333.00	Φ50.00			Balance
Opt.*							= 333.00	- \$50.00			Darance
29. PERSONAL											
30. Life Ins.											
31. Child-Care							= \$283.00	- \$50.00			Balance
Babysitter <mark></mark>							\$205.00				
22 G											
32. Gym											
33. *Hair Care <mark>*</mark>			= \$325.00	- \$50.00							
_				φεσ.σσ							
34.			= \$225.00	- \$100.00							Balance
Educ./adult/kids											
tuition & misc.											
25 (111)											
35. Child support/Alimony											
36. Allowance									= \$0.00	-\$300.00	
									·	X's 3 months =	
										X's 3	
Pay Period		Deductio	IR	Deductio	C	Deductio	n	Deductio		X's 3 months = - \$900.00	₽ ?
Pay Period	A. Week 1	Deductio n of line	B. Week 2	Deductio n of line	C. Week 3	Deductio n of line	D. Week 4	Deductio n of line	E.	X's 3 months =	F.
Pay Period	A. Week 1 payday	n of line cost &	Week 2 payday	n of line cost &	Week 3 payday	n of line cost &	Week 4 payday	n of line cost &	E. Week 5 payday	X's 3 months = - \$900.00	Miscell
Pay Period	Week 1 payday person	n of line cost & balance	Week 2 payday person	n of line cost & balance	Week 3 payday person	n of line cost & balance	Week 4 payday person	n of line cost & balance	E. Week 5 payday persons	X's 3 months = - \$900.00 Deductio n of line	
Pay Period	Week 1 payday person 1=	n of line cost &	Week 2 payday person 2 =	n of line cost & balance remainin	Week 3 payday person 1=	n of line cost & balance remainin	Week 4 payday person 2 =	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
Pay Period	Week 1 payday person 1= balance	n of line cost & balance remainin	Week 2 payday person	n of line cost & balance	Week 3 payday person I= balance after	n of line cost & balance	Week 4 payday person 2 = balance after	n of line cost & balance	E. Week 5 payday persons 1 & 2 = balance after	X's 3 months = - \$900.00 Deductio n of line	Miscell
Pay Period	Week 1 payday person I= balance after deductio	n of line cost & balance remainin	Week 2 payday person 2 = balance	n of line cost & balance remainin	Week 3 payday person I = balance after deductio	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction	X's 3 months = - \$900.00 Deductio n of line	Miscell
Pay Period	Week 1 payday person I = balance after deductio n from	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from	n of line cost & balance remainin	Week 3 payday person I= balance after	n of line cost & balance remainin	Week 4 payday person 2 = balance after	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
Pay Period	Week 1 payday person I = balance after deductio n from line 1	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2	n of line cost & balance remainin	Week 3 payday person I = balance after deductio n from	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction	X's 3 months = - \$900.00 Deductio n of line	Miscell
Pay Period	Week 1 payday person I = balance after deductio n from line 1 \$130.00	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00	n of line cost & balance remainin	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
Pay Period	Week 1 payday person I = balance after deductio n from line 1	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2	n of line cost & balance remainin	Week 3 payday person 1= balance after deductio n from line 3 \$227.00	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought	n of line cost & balance remainin	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
37.	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought	n of line cost & balance remainin	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought	n of line cost & balance remainin	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
37. Subs./Organ.dues 38. Gifts	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought	n of line cost & balance remainin	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell
37. Subs./Organ.dues 38. Gifts (including	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought forward	n of line cost & balance remainin g 2.	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell -aneous
37. Subs./Organ.dues 38. Gifts (including Christmas)	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought forward	n of line cost & balance remainin g 2.	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell -aneous
37. Subs./Organ.dues 38. Gifts (including	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought forward	n of line cost & balance remainin g 2.	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell -aneous
37. Subs./Organ.dues 38. Gifts (including Christmas)	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought forward	n of line cost & balance remainin g 2.	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell -aneous
37. Subs./Organ.dues 38. Gifts (including Christmas) 39. RECREATION	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought forward	n of line cost & balance remainin g 2.	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought forward	n of line cost & balance remainin g 4.	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell -aneous
37. Subs./Organ.dues 38. Gifts (including Christmas) 39. RECREATION	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought forward	n of line cost & balance remainin g 2.	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought forward	n of line cost & balance remainin	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell -aneous
37. Subs./Organ.dues 38. Gifts (including Christmas) 39. RECREATION	Week 1 payday person 1= balance after deductio n from line 1 \$130.00 brought	n of line cost & balance remainin	Week 2 payday person 2 = balance after deductio n from line 2 \$225.00 brought forward	n of line cost & balance remainin g 2.	Week 3 payday person 1= balance after deductio n from line 3 \$227.00 brought	n of line cost & balance remainin	Week 4 payday person 2 = balance after deductio n from line 4 \$283.00 brought forward	n of line cost & balance remainin g 4.	E. Week 5 payday persons 1 & 2 = balance after deduction of line 5 =	X's 3 months = - \$900.00 Deductio n of line	Miscell -aneous

Page | 3 Allocated Balanced Budget Spending Plan # 2

4 × × · · ·	ı	ı	ı	ı	1	ı	I	#02.00		1	- T
41. Vacation*							=	- \$83.00			Balance
							\$100.00				
42. DEBTS	= \$30.00	- \$100.00	= \$45.00	- \$100.00	= \$30.00	- \$197.00	= \$0.00	- \$100.00			Balance
Visa 1/Visa 2 <mark>*</mark>											=
(Strategy is to											\$1,548.83
pay off largest											
debt with highest											
interest 1st. then											
move to next											
highest interest,											
etc.)											
43. MasterCard			= \$0.00	- \$45.00	= \$0.00	- \$30.00					Balance
1/* MasterCard											=
2											\$1,477.94
											Balance
44. Amer.											Balance
Exp./Disc.Cd.											Balance
•											
45. Gas Card											Balance
1/Gas Card 2											Balance
46. Dept. St. cd	= \$0.00	- \$30.00									Balance
1/* Dept. St.	_ φ0.00										=
card 2											\$1,184.28
											Balance
47. Finance Co.											Balance
1/Finance Co. 2											Balance
48. Student											Balance
Loan 1 & 2											Balance
49. Difference	<u>=</u>		= Balance		=		<u>=</u>		=		
	Balance		\$0.00		Balance		Balance		Balance		
	\$0.00				\$0.00		\$0.00		\$0.00		
				<u> </u>		1	l	1		l	

If You Fail to Plan You Plan to Fail

Jan 5 weeks, May 5 weeks, July 5 weeks and October 5 weeks = added budget \$'s.