DELTA RIDGE TECHNOLOGIES

Budget by Pay Period

Built around your dates, not the calendar month

BUILT AROUND YOUR DATES, NOT THE CALENDAR MONTH

Almost every budget printable assumes you are paid once a month on the first. If you are paid weekly, biweekly or on the fifteenth and last day, those pages fight you. This one starts with your pay dates, because that is the money you actually have.

FIELD	YOURS
How I am paid: weekly, biweekly, twice monthly, monthly	
Amount per pay, after tax	
Next pay date	
Second pay date this month, if any	
Rent or mortgage due	
Fixed bills total	
Debt payments total	
What I want to save each pay	

The biweekly trap, and the gift inside it. Twenty six pays a year is not twelve months of money twice over. Two months each year get three pays. If you budget on two pays a month and treat the third as a bonus to savings, most of the panic goes out of the year.

SAMPLE

PLEASE READ THIS PAGE

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