# Biweekly Paycheck Budget Template

One page per paycheck. Assign bills by due date, then decide what leftover money does. Month: _____

## ☐ Paycheck 1

Payday date: _____ Amount (take-home): $_____

Where this check lands: ☐ Checking ☐ Cash ☐ Other: _____

## ☐ Bills assigned to this check

| Bill / expense | Amount | Due | Pay by | ✓ |
|---|---|---|---|---|
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| **Bills total for check 1** | **$** | | | |

## ☐ Leftover → goals / debt / buffer

| Job for leftover $ | Amount | ✓ |
|---|---|---|
| Groceries / gas / cash | $ | ☐ |
| Emergency buffer | $ | ☐ |
| Debt extra | $ | ☐ |
| Goal / sinking fund | $ | ☐ |
| **Leftover total** | **$** | |

## ☐ Quick notes

Crowded week? ☐ Yes ☐ No

Due date to ask about: _____

Other notes:

_____

_____

**Tip:** Mark a "pay by" date about 7 days before the due date for mailed bills, and about 2 days before for online bills (CFPB bill calendar). Cover essentials first, then give every leftover dollar a job.



Free to share and print.

# Paycheck 2 + Month-End Summary

Same layout for the second check, then close the month: both checks in, all bills out, leftover, one win.

## ☐ Paycheck 2

Payday date: _____ Amount (take-home): $_____

Where this check lands: ☐ Checking ☐ Cash ☐ Other: _____

## ☐ Bills assigned to this check

| Bill / expense | Amount | Due | Pay by | ✓ |
|---|---|---|---|---|
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| | $ | | | ☐ |
| **Bills total for check 2** | **$** | | | |

## ☐ Leftover → goals / debt / buffer

| Job for leftover $ | Amount | ✓ |
|---|---|---|
| Groceries / gas / cash | $ | ☐ |
| Emergency buffer | $ | ☐ |
| Debt extra | $ | ☐ |
| Goal / sinking fund | $ | ☐ |
| **Leftover total** | **$** | |

## ☐ Month-end summary

| Item | Amount |
|---|---|
| Both checks in | $ |
| All bills out | $ |
| Leftover (in − out) | $ |

One win this month: _____

CFPB tip: a working budget starts with knowing where money comes from, where it goes, and when bills are due — then you can see if enough is left to save or put toward a goal. Track spending for a month (or even one or two weeks) so small purchases don't hide from you. Education only, not financial advice.

Full guide + worked example: [freedomclimbers.com/biweekly-paycheck-budget-template/](freedomclimbers.com/biweekly-paycheck-budget-template/)



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