Paycheck budget: free worked example

Fictional example: January 15 through January 31, 2026

Paydays: January 15 and February 1

Paycheck income: $2,000.00; carried opening balance: $600.00

Bills assigned to January 15 payday:

Insurance - January 15: $150.00

Car repair - January 21: $1,850.00

Childcare - January 16: $650.00

Internet - January 23: $80.00

Transit - January 28: $120.00

Total bills: $2,850.00

Closing balance: $2,000.00 + $600.00 - $2,850.00 = -$250.00 (SHORTFALL)

Your payday: _____ Next payday: _____

Bills due before next payday: _____ Total: _____

The paid pack includes editable workbooks and input checks.

Created with AI assistance and reviewed by the seller