

YOUR PAYDAYS THIS MONTH

[illegible]

Pay bills from the *right paycheck*

The rule: each bill comes out of the last paycheck that arrives before it's due.

1 Write your paydays.

Weekly pay gives you 4 or 5 paychecks a month, every-2-weeks pay gives 2 (3 in two months a year), twice-a-month gives 2. Note the take-home amount of each.

2 List every bill with its due day.

Rent, utilities, phone, car, insurance, subscriptions, debt payments. Use the day of the month it's due.

3 Tick the paycheck that pays it.

Pick the latest payday on or before the due day. A bill due on the 3rd with paydays on the 1st and 15th comes out of the 1st. A bill due before your first payday of the month comes out of the last paycheck of the month before.

4 Add up each paycheck's column.

Bills paid from this paycheck, then take-home minus bills = what's left for food, gas, savings and everything else.

5 Move what you can.

If one paycheck is overloaded, ask whether the company can move the due date, or set money aside from the paycheck before.

Want it done for you every month?

Our Paycheck Budget Spreadsheet lists every payday of the year and assigns each bill to its paycheck automatically, in Excel and Google Sheets. See it at oscarkiki.com/shop.