

Weekly Budget Form

This form is designed to help you take control of your money—one week at a time. By breaking your budget into manageable pieces, you'll start to see where every dollar goes and how to make each one count. The goal is simple: cover your essentials, pay down debt, and start building the savings that will give you freedom and peace of mind.

1 Income (After Taxes)

List all sources of after-tax income, such as paychecks, tips, and side gigs. Make sure all amounts are converted to weekly totals. Add them together to get your Total Weekly Income.

Employment Income	<input type="text"/>
Other: _____	<input type="text"/>
Other: _____	<input type="text"/>
Total Income	<input type="text"/>

2 Essentials/Needs

Write down your necessary expenses—things like rent, utilities, groceries, and gas. Convert each to a weekly amount, then add them up to get your Total Essential Expenses.

Clothing <input checked="" type="checkbox"/>	<input type="text"/>
Food <input checked="" type="checkbox"/>	<input type="text"/>
Housing	<input type="text"/>
Insurance	<input type="text"/>
Medical	<input type="text"/>
Tithing/Giving <input checked="" type="checkbox"/>	<input type="text"/>
Transportation	<input type="text"/>
Utilities/Phones	<input type="text"/>
Work-Related Expenses	<input type="text"/>
Total Essentials/Needs	<input type="text"/>

3 Purchasing Power

Subtract your Total Essential Expenses from your Total Weekly Income. The result is your Purchasing Power—the amount left after covering your basic needs.

Total Income	<input type="text"/>
Total Essentials/Needs	<input type="text"/>
Purchasing Power	<input type="text"/>

4 Debts/Wants

List any debt payments (credit cards, loans, etc.) and discretionary spending (dining out, entertainment, shopping). Convert these to weekly amounts and total them to get your Total Debts/Wants.

Debt Payments	<input type="text"/>
Dining Out & Takeout <input checked="" type="checkbox"/>	<input type="text"/>
Entertainment <input checked="" type="checkbox"/>	<input type="text"/>
Gifts <input checked="" type="checkbox"/>	<input type="text"/>
Miscellaneous Fun <input checked="" type="checkbox"/>	<input type="text"/>
Subscriptions	<input type="text"/>
Travel <input checked="" type="checkbox"/>	<input type="text"/>
Total Debts/Wants	<input type="text"/>

5 Cash Flow

Subtract your Total Essential Expenses from your Total Weekly Income. The result is your Purchasing Power—the amount left after covering your basic needs.

Purchasing Power	<input type="text"/>
Total Debts/Wants	<input type="text"/>
Cash Flow	<input type="text"/>

? How to Interpret Your Budget

Purchasing Power	Cash Flow	Interpretation
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	You're living within your means and have money left over. This is a strong financial position—use the surplus to save, invest, or pay down debt faster.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	You earn enough to cover your essentials, but your spending on debts or non-essentials is too high. To fix this, either boost your income or cut back on discretionary expenses.
<input type="checkbox"/>	<input type="checkbox"/>	Your current income doesn't support your lifestyle. Unless you have savings to draw from, this path isn't sustainable. You need to reduce your spending on essentials and non-essentials and find ways to increase your income.

Weekly Conversion Formulas

- Bi-Weekly Expenses → Expense ÷ 2
- Monthly Expenses → (Expense x 12) ÷ 52
- Quarterly Expenses → (Expense x 4) ÷ 52
- Annual Expenses → Expense ÷ 52

If you're using cash envelopes, withdraw this money each paycheck (x2) and put the money in envelopes labeled with the date range for the week.