

# Weekly Budget Form

This form is designed to help you **build wealth**—one week at a time. By breaking your budget into manageable pieces, you'll start to see where every dollar goes. The goal is simple: traing yourself to give, save, and invest first, and then spend what is left over.

## 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	
Other: _____	
<b>Total Income</b>	

## 2 Giving, Saving & Investing

Allocate a percentage of your income to saving and investing. To build wealth, you should aim to contribute 50% or more of your income to this category.

Tithing/Giving <input checked="" type="checkbox"/>	
Saving	
Investing	
<b>Total Giving &amp; Saving</b>	

## 3 Adjusted Income

Subtract your Total Saved & Invested from your Total Weekly Income. The result is your Adjusted Income.

Total Income	
Total Giving & Saving	
<b>Adjusted Income</b>	

## 4 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"/>	
Food <input checked="" type="checkbox"/>	
Housing (Rent/Mortgage)	
Insurance	
Medical	
Transportation	
Utilities/Phones	
Work-Related Expenses	
<b>Total Essentials/Needs</b>	

## 5 Purchasing Power

Subtract your Total Essentials/Needs from your Adjusted Income. The result is your Purchasing Power—your extra income that can be used to build wealth, pay down debt, or buy wants.

Adjusted Income	
Essentials/Needs	
<b>Purchasing Power</b>	

## 6 Debts/Wants

List any debt payments (credit cards, loans, etc.) and discretionary spending (dining out, entertainment, shopping).

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

## 7 Cash Flow

Subtract your Total Debts/Wants from your Purchasing power. The result is your Cash Flow.

Purchasing Power	
Total Debts/Wants	
<b>Cash Flow</b>	

## ? How to Interpret Your Budget

Purchasing Power	Cash Flow	Interpretation
+	+	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.
+	-	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.
-	-	Your current income doesn't support your lifestyle. 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.