RCC • BUDGET BY PAYCHECK PLANNER

Plan your paychecks. Control your money. Reach your goals.

PAYCHECK FREQUENCY	PAYCHECK #	PAY PERIOD
Biweekly	3	May 11 – May 24, 2026

Weekly • Biweekly • Semi-Monthly • Monthly • Custom

TOTAL INCOME	TOTAL BILLS	TOTAL EXPENSES	TOTAL SAVINGS	TOTAL DEBT PAID	LEFT
$4,250.00	$1,450.00	$920.00	$750.00	$545.00	$585.00

INCOME

SOURCE	BUDGET	ACTUAL
Main Paycheck	$3,500.00	$3,500.00
Second Income	$500.00	$500.00
Side Hustle	$150.00	$150.00
Business	$0.00	$0.00
Bonus	$100.00	$100.00
Other	$0.00	$0.00
TOTAL	$4,250.00	$4,250.00

BILLS

BILL	DUE DATE	BUDGET	ACTUAL
Rent / Mortgage	May 15	$900.00	$900.00
Electricity	May 18	$150.00	$150.00
Water	May 18	$60.00	$60.00
Internet	May 19	$60.00	$60.00
Phone	May 20	$70.00	$70.00
Insurance	May 22	$210.00	$210.00
TOTAL		$1,450.00	$1,450.00

EXPENSES

CATEGORY	BUDGET	ACTUAL	LEFT
Groceries	$400.00	$320.00	$80.00
Dining Out	$150.00	$110.00	$40.00
Transportation	$200.00	$180.00	$20.00
Shopping	$200.00	$150.00	$50.00
Entertainment	$120.00	$90.00	$30.00
Miscellaneous	$100.00	$70.00	$30.00
TOTAL	$1,170.00	[illegible]	[illegible]250.00

DEBT

DEBT	BUDGET	PAID	LEFT
Credit Card	$100.00	$100.00	$0.00
Student Loan	$150.00	$150.00	$0.00
Car Loan	$200.00	$200.00	$0.00
Other Debt	$95.00	$95.00	$0.00
[illegible]	$545.00	$545.00	$0.00

SAVINGS

GOAL	BUDGET	SAVED
Emergency Fund	$300.00	$300.00
Vacation	$200.00	$200.00
Home Down Payment	$250.00	$250.00
Other Goal	$0.00	$0.00
TOTAL	$750.00	$750.00

INCOME SUMMARY

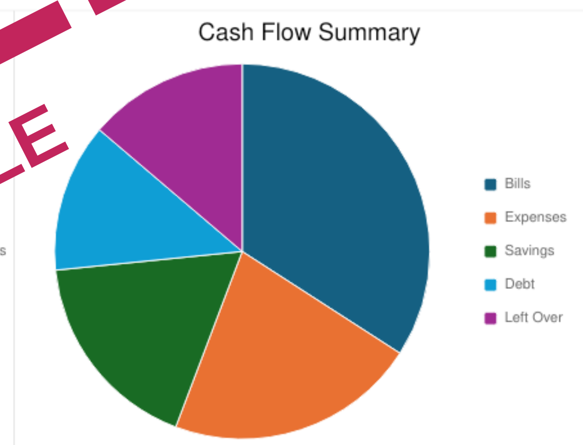
Main Income	$4,000.00
Side Hustle / Business	$150.00
Bonus / Other	$100.00
TOTAL	$4,250.00

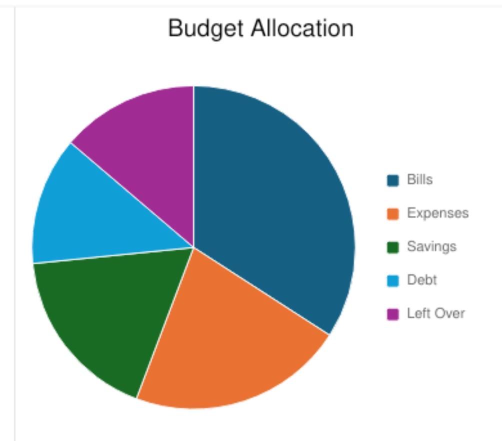
CASH FLOW SUMMARY

Bill	$1,450.00
Exp	$920.00
Sav	$750.00
Det	$545.00
Left	$585.00

BUDGET ALLOCATION

Bills	$1,450.00
Expenses	$920.00
Savings	$750.00
Debt	$545.00
Left Over	$585.00



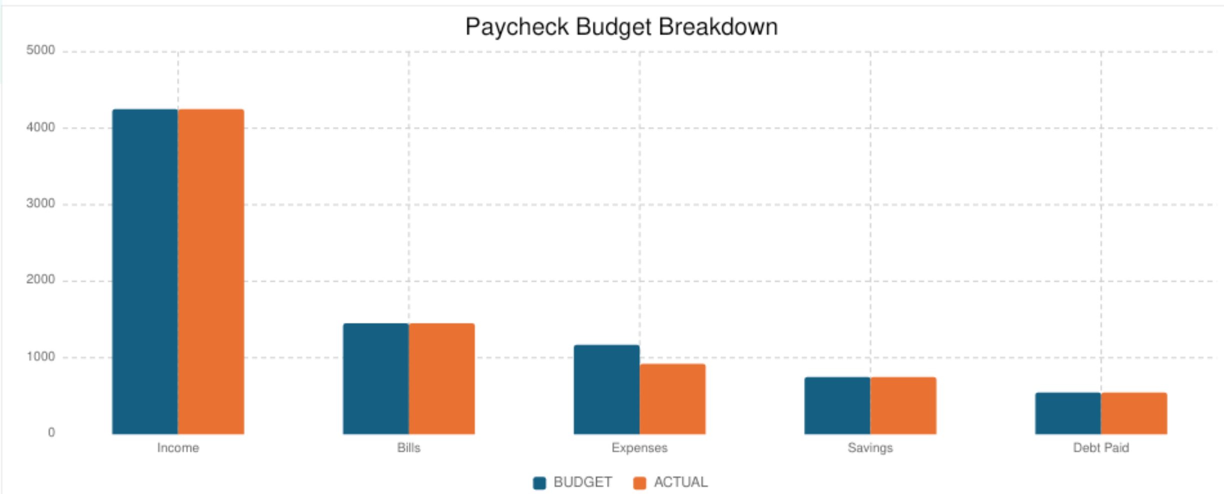


PAYCHECK SUMMARY

CATEGORY	BUDGET	ACTUAL
Income	$4,250.00	$4,250.00
Bills	$1,450.00	$1,450.00
Expenses	$1,170.00	$920.00
Savings	$750.00	$750.00
Debt Paid	$545.00	$545.00

CASH REMAINING

$585.00



NOTES & MONEY CHECK-IN

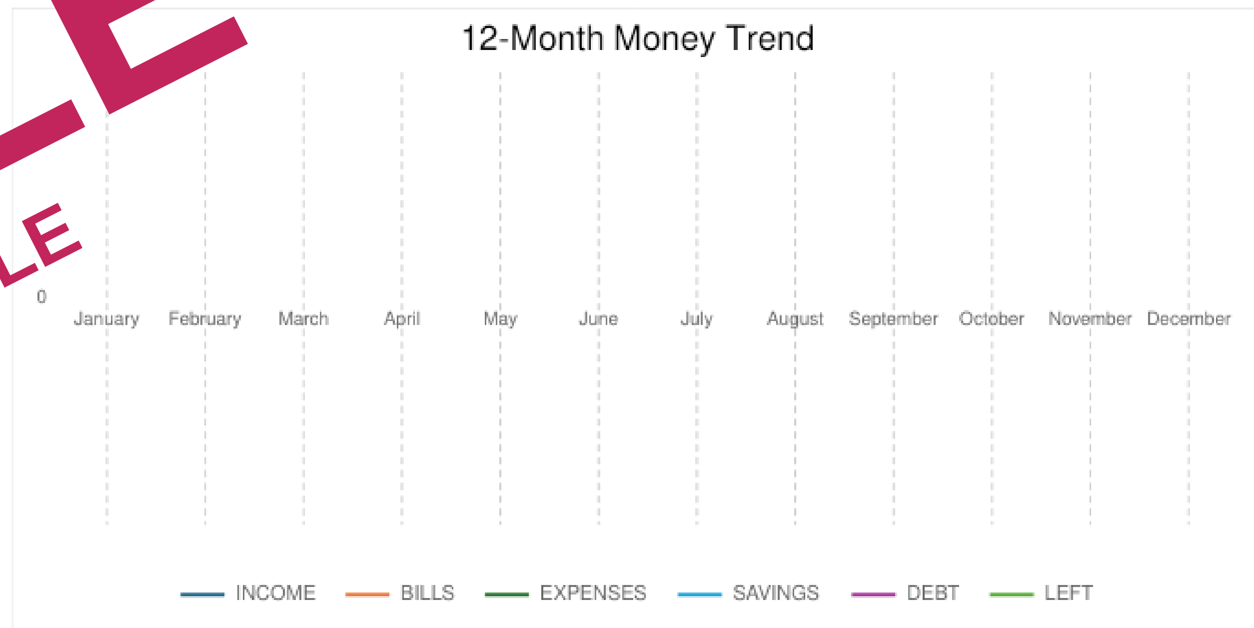
- ☐ Review and adjust as needed
- ☐ Prioritize needs over wants
- ☐ Move leftover money toward a goal
- ☐ Check the next paycheck before spending
- ♡ You've got this!

RACHAEL CLARK CONSULTANTS LLC • PLAN EVERY PAYCHECK • CONTROL YOUR MONEY • REACH YOUR GOALS

	A	B	C	D	E	F	G
1	SAVINGS GOALS						
2							
3							
4	GOAL	TARGET	STARTING	ADD THIS PAYCHECK	TOTAL SAVED	LEFT	PROGRESS
5					$0.00	$0.00	0%
6					$0.00	$0.00	0%
7					$0.00	$0.00	0%
8					$0.00	$0.00	0%
9					$0.00	$0.00	0%
10					$0.00	$0.00	0%
11					$0.00	$0.00	0%
12					$0.00	$0.00	0%
13					$0.00	$0.00	0%
14					$0.00	$0.00	0%
15					$0.00	$0.00	0%
16					$0.00	$0.00	0%

ANNUAL OVERVIEW

MONTH	INCOME	BILLS	EXPENSES	SAVINGS	DEBT	LEFT
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						



Annual overview and trend chart

START HERE — RCC BUDGET BY PAYCHECK

STEP	ACTION	WHY IT HELPS
1	Choose your paycheck frequency and pay period.	The planner works around the money you actually receive.
2	Replace the sample numbers with your own budget and actual amounts.	The dashboard and charts update from your entries.
3	Enter bills that must be covered by this paycheck.	You can see what is committed before discretionary spending.
4	Plan expenses, savings, and debt payments.	Every dollar gets a purpose.
5	Review the three dashboard charts.	See income mix, cash flow, and overall allocation visually.
6	Check Left to Budget before the next paycheck.	Use the result to adjust spending or move money toward a goal.