Paycheck Map

Budget by paycheck: every payday has a plan.

Next payday
Fri Jan 8

Next paycheck #
1

Left to assign (next paycheck)
$167.73

Money in this plan year
$66,150

Bills this year
$33,240

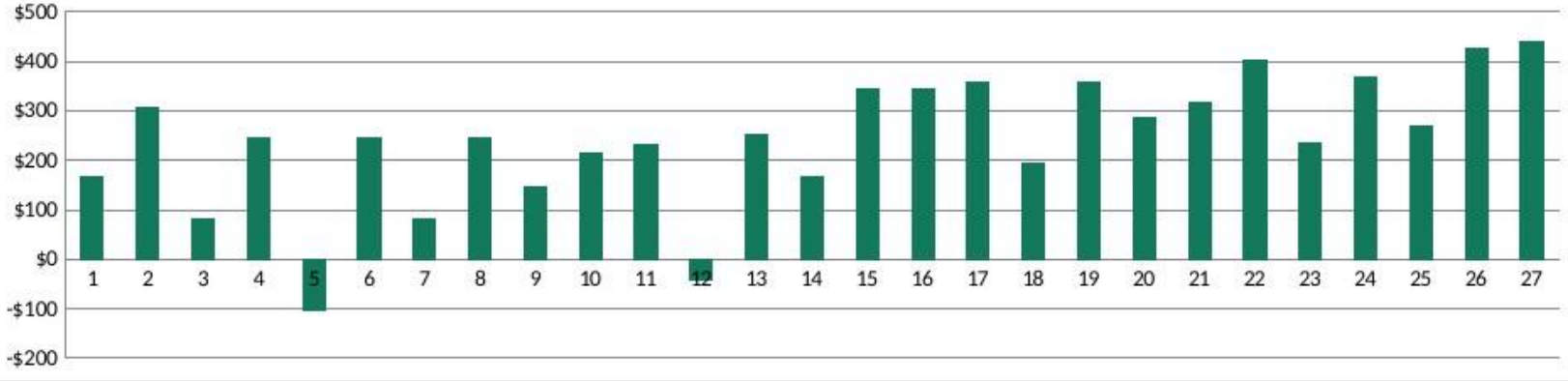
To sinking funds
$5,400

Debt-free
Apr 2029

Spent so far
$1,868

Sinking funds saved
$890

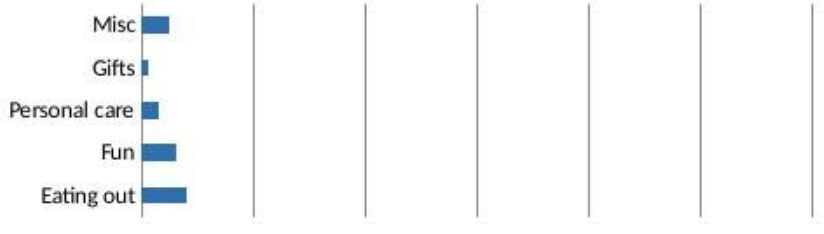
Left to assign, every paycheck



Spending vs budget (whole plan so far)

Category	Budget so far		Spent
Groceries	$880		$1,137
Gas	$280		$422
Household	$120		$11
Kids	$160		$62
Eating out	$180		$82

Spent by category



This paycheck

Type a paycheck number in the yellow box (see the Plan tab or 'Next payday' on the Dashboard).

Paycheck #	**1**
Payday	Fri Jan 8, 2027
Covers until (next payday)	Thu Jan 21, 2027

Money in	
Pay + other income	**$2,450.00**
Bills due	$1,234.62
Sinking funds	$271.96
Debt payments	$285.69
Spending budget	$490.00
Left to assign	**$167.73**

Where it goes	Amount
Bills	$1,234.62
Sinking funds	$271.96
Debt	$285.69
Spending	$490.00
Left	$167.73

Bills due this paycheck	Due	Amount	Autopay
Rent	split	$669.23	Yes
Electric	day 12	$118.00	Yes
Water + trash	day 20	$64.00	No
Internet	day 15	$65.00	Yes
Streaming	day 9	$23.00	Yes
Childcare	split	$295.38	No



Plan: every paycheck of the year

One row per payday. Type real pay amounts in 'Actual pay' when they differ from your usual pay.

#	Payday	Next payday	Usual pay	Actual pay	Other income	Money in	Bills due	Sinking funds	Debt payments	Spending budget	Left to assign	Spent	Spending left
1	Fri Jan 8	Fri Jan 22	$2,450.00			$2,450.00	$1,234.62	$271.96	$285.69	$490.00	**$167.73**	$528.62	-$38.62
2	Fri Jan 22	Fri Feb 5	$2,450.00			$2,450.00	$1,094.62	$271.96	$285.69	$490.00	**$307.73**	$356.98	$133.02
3	Fri Feb 5	Fri Feb 19	$2,450.00			$2,450.00	$1,320.62	$271.96	$285.69	$490.00	**$81.73**	$370.25	$119.75
4	Fri Feb 19	Fri Mar 5	$2,450.00			$2,450.00	$1,158.62	$271.96	$285.69	$490.00	**$243.73**	$611.67	-$121.67
5	Fri Mar 5	Fri Mar 19	$2,450.00			$2,450.00	$1,506.62	$271.96	$285.69	$490.00	-$104.27	$0.00	$490.00
6	Fri Mar 19	Fri Apr 2	$2,450.00			$2,450.00	$1,158.62	$271.96	$285.69	$490.00	**$243.73**	$0.00	$490.00
7	Fri Apr 2	Fri Apr 16	$2,450.00			$2,450.00	$1,320.62	$271.96	$285.69	$490.00	**$81.73**	$0.00	$490.00
8	Fri Apr 16	Fri Apr 30	$2,450.00			$2,450.00	$1,158.62	$271.96	$285.69	$490.00	**$243.73**	$0.00	$490.00
9	Fri Apr 30	Fri May 14	$2,450.00			$2,450.00	$1,255.62	$271.96	$285.69	$490.00	**$146.73**	$0.00	$490.00
10	Fri May 14	Fri May 28	$2,450.00			$2,450.00	$1,188.62	$271.96	$285.69	$490.00	**$213.73**	$0.00	$490.00
11	Fri May 28	Fri Jun 11	$2,450.00			$2,450.00	$1,172.62	$271.96	$285.69	$490.00	**$229.73**	$0.00	$490.00
12	Fri Jun 11	Fri Jun 25	$2,450.00			$2,450.00	$1,445.62	$271.96	$285.69	$490.00	-$43.27	$0.00	$490.00
13	Fri Jun 25	Fri Jul 9	$2,450.00			$2,450.00	$1,149.62	$271.96	$285.69	$490.00	**$252.73**	$0.00	$490.00
14	Fri Jul 9	Fri Jul 23	$2,450.00			$2,450.00	$1,329.62	$179.65	$285.69	$490.00	**$165.04**	$0.00	$490.00
15	Fri Jul 23	Fri Aug 6	$2,450.00			$2,450.00	$1,149.62	$179.65	$285.69	$490.00	**$345.04**	$0.00	$490.00
16	Fri Aug 6	Fri Aug 20	$2,450.00			$2,450.00	$1,170.62	$159.65	$285.69	$490.00	**$344.04**	$0.00	$490.00
17	Fri Aug 20	Fri Sep 3	$2,450.00			$2,450.00	$1,158.62	$159.65	$285.69	$490.00	**$356.04**	$0.00	$490.00
18	Fri Sep 3	Fri Sep 17	$2,450.00			$2,450.00	$1,320.62	$159.65	$285.69	$490.00	**$194.04**	$0.00	$490.00
19	Fri Sep 17	Fri Oct 1	$2,450.00			$2,450.00	$1,158.62	$159.65	$285.69	$490.00	**$356.04**	$0.00	$490.00
20	Fri Oct 1	Fri Oct 15	$2,450.00			$2,450.00	$1,255.62	$133.33	$285.69	$490.00	**$285.36**	$0.00	$490.00
21	Fri Oct 15	Fri Oct 29	$2,450.00			$2,450.00	$1,223.62	$133.33	$285.69	$490.00	**$317.36**	$0.00	$490.00
22	Fri Oct 29	Fri Nov 12	$2,450.00			$2,450.00	$1,137.62	$133.33	$285.69	$490.00	**$403.36**	$0.00	$490.00
23	Fri Nov 12	Fri Nov 26	$2,450.00			$2,450.00	$1,306.62	$133.33	$285.69	$490.00	**$234.36**	$0.00	$490.00
24	Fri Nov 26	Fri Dec 10	$2,450.00			$2,450.00	$1,172.62	$133.33	$285.69	$490.00	**$368.36**	$0.00	$490.00
25	Fri Dec 10	Fri Dec 24	$2,450.00			$2,450.00	$1,306.62	$100.00	$285.69	$490.00	**$267.69**	$0.00	$490.00
26	Fri Dec 24	Fri Jan 7	$2,450.00			$2,450.00	$1,149.62	$100.00	$285.69	$490.00	**$424.69**	$0.00	$490.00
27	Fri Jan 7	Fri Jan 21	$2,450.00			$2,450.00	$1,234.62	$0.00	$285.69	$490.00	**$439.69**	$0.00	$490.00
28													
29													
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Debt snowball

Snowball = smallest balance first. Avalanche = highest interest first. Pick one; the plan updates.

Method	Snowball	**Debt-free**	**April 2029**
Extra payment each month	$150.00	**Months**	28
Start month	Jan 2027	**Total interest**	$2,007.56
Minimum payments (total)	$469.00		
Monthly debt budget	**$619.00**		

Debt	Balance	APR	Minimum payment	Payoff order	Paid off	Interest paid
Store card	$640.00	26.99%	$35.00	1	Apr 2027	$34.20
Visa	$3,850.00	22.49%	$95.00	3	Sep 2028	$1,043.86
Car loan	$9,400.00	6.90%	$289.00	4	Apr 2029	$929.50
Medical bill	$1,200.00	0.00%	$50.00	2	Aug 2027	$0.00
Total	**$15,090.00**					

Each month every debt gets its minimum; the extra payment, plus the minimum of every debt already paid off, goes to the first debt in the payoff order (the snowball rolls). The Plan tab sets aside (minimums + extra) x 12 / paychecks per year from every paycheck.

