

Biweekly Budget August 2024

I always like to add some sort of mini calendar for myself.

Paycheck Amount	\$1,805
Extra Income	\$721
Total	\$2,526

Investments
Robinhood
Roth IRA

S	M	T	W	T	F	S
					16	17
18	19	20	21	22	23	24
25	26	27	28	29		

Savings	\$1,300
Add to Savings	\$250
Savings Goal	\$1,500

Debit	Due Date	Amount	Balance
Credit Card 1	20th	\$150	\$7,069.90
Credit Card 2	21th	\$137	\$5,991.26
Credit Card 3	9th	\$150	\$2,779.69
Credit Card 4	15th	\$50	\$805.56
Credit Card 5	15th	\$50	\$515.87
Personal Loan	Weekly	\$25	\$439
			\$17,601

It helps to visualize each debt that needs to be paid, the date and the minimum. You start to get excited as these numbers decrease.

Monthly Bills			
Rent	1st	\$1,000	
Electric	30th	\$250	
Car Insurance	20th	\$300	
Cell Phone	8th	\$280	
Car Payment	BiWeekly	\$150	
			\$1,980

Even if a bill is not due during a particular pay period I like to keep them on so when I do my next budget I already have all the bills that are due.

Subscriptions			
Apple Music	14th	\$10.99	
Day One	Paid	NA	
EvolveYou Fitness	Paid	NA	
GoDaddy	Paid	NA	
Paramount+	1st	\$11.99	
Video Editor	1st	\$6.99	
			\$30

If your budget is really tight this is definitely an area that is not necessary! Imagine if \$534 dollars was going to savings or investments rather than subscriptions and Pay in 4.

Pay in 4			
Shopping	15th	\$110	
Shopping	9th	\$75	
Shopping	12th	\$87	
Camera	1st	\$169	
Shopping	21st	\$63	
			\$504

Once I started doing my budget I realized how much I was spending online shopping; especially with Pay in 4! Don't fall into the trap!

Once I have completed my budget and reviewed the numbers I will do my cash envelope stuffing. I find that using cash works best for me because I lack discipline when it comes to using my car.