PAYCHECK ALLOCATION BLUEPRINT

TELL YOUR MONEY WHERE TO GO.

THIS BLUEPRINT HELPS YOU:

01 PAY YOURSELF FIRST

02 CONTROL YOUR BILLS

03 BUILD SAVINGS

04 ATTACK DEBT

05 CREATE STRUCTURE

DISCIPLINE WITH EVERY PAYCHECK.

HOW TO USE IT

STEP 1	Write your total paycheck amount.
STEP 2	Allocate bills and survival first.
STEP 3	Pay savings before lifestyle.
STEP 4	Assign debt payments strategically.
STEP 5	Track leftover money intentionally.

YOUR PAYCHECK SHOULD BUILD YOUR FUTURE,
NOT JUST FUND YOUR PRESENT.

PAYCHECK SNAPSHOT

INCOME SOURCE	PLANNED	ACTUAL
Primary Income		
Side Hustle		
Bonuses		
Other Income		
TOTAL PAYCHECK		

AWARENESS CREATES CONTROL.

PAYCHECK BREAKDOWN

CATEGORY	ALLOCATED	ACTUAL
Housing		
Utilities		
Transportation		
Food		
Savings		
Debt Payments		
Lifestyle		

H2H RULE:

SURVIVAL → STABILITY → LIFESTYLE

DEBT ALLOCATION

DEBT	MINIMUM	EXTRA PAYMENT
Credit Card #1		
Credit Card #2		
Car Note		
Personal Loan		
Student Loan		

ATTACK DEBT WITH PURPOSE.

SAVINGS SYSTEM

ACCOUNT	GOAL	AMOUNT
Emergency Fund		
Freedom Fund		
Vacation Fund		
Investment Fund		
Business Fund		

SAVINGS IS A PRIORITY — NOT A LEFTOVER.

PAYCHECK REFLECTION

What category needs improvement?

What unnecessary spending happened?

What did I do well this pay period?

What is my next financial focus?

SMALL WINS COMPOUND OVER TIME.
LOCK IN.