Biweekly Budget — 26 Paychecks of 2026

Two-envelope tracker + month-by-month paycheck grid. Fill in the blank amount columns by hand or in a PDF editor.

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My take-home per check (avg): _____

Monthly fixed bills (rent, insurance, minimums, subs): _____

Bills envelope = fixed ÷ 2 → _____ moved on **every** check

Name: _____

THE TWO-ENVELOPE TRACKER — EVERY CHECK, ONE JOB

Pay dates assume a Friday payday anchored to Jan 2, 2026 — swap in your real pay calendar from payroll. Bills envelope gets half your fixed bills no matter what month it is; the remainder is your lifestyle envelope for two weeks.

#	PAY DATE	TAKE-HOME	BILLS ENVELOPE	LIFESTYLE	NOTES
1	Fri, Jan 2				
2	Fri, Jan 16				
3	Fri, Jan 30				3rd Jan check → savings/debt
4	Fri, Feb 13				
5	Fri, Feb 27				
6	Fri, Mar 13				
7	Fri, Mar 27				
8	Fri, Apr 10				
9	Fri, Apr 24				
10	Fri, May 8				
11	Fri, May 22				
12	Fri, Jun 5				
13	Fri, Jun 19				
14	Fri, Jul 3				
15	Fri, Jul 17				
16	Fri, Jul 31				3rd Jul check → savings/debt
17	Fri, Aug 14				
18	Fri, Aug 28				
19	Fri, Sep 11				
20	Fri, Sep 25				
21	Fri, Oct 9				
22	Fri, Oct 23				
23	Fri, Nov 6				
24	Fri, Nov 20				
25	Fri, Dec 4				Assigned check — see below
26	Fri, Dec 18				Assigned check — see below
Year totals					

2026 MONTH-BY-MONTH PAYCHECK GRID

★ marks the three-paycheck months — **January and July** on this calendar (your weekday and first check decide yours; only the shape of the year is fixed: 26 checks − 24 monthly slots = 2 extras). Check the box when both bills slots for the month are funded.

MONTH	2026 PAYDAYS (FRIDAY SCHEDULE)	CHECKS	BILLS FUNDED	BILLS PAID	LIFESTYLE SPENT	EXTRA → SAVINGS
★ **January**	2nd, 16th, 30th	**3**				
February	13th, 27th	2				
March	13th, 27th	2				
April	10th, 24th	2				
May	8th, 22nd	2				
June	5th, 19th	2				
★ **July**	3rd, 17th, 31st	**3**				
August	14th, 28th	2				
September	11th, 25th	2				
October	9th, 23rd	2				
November	6th, 20th	2				
December	4th, 18th	2				
Year	**26 checks total**	**26**				

BUDGET 24 CHECKS — ASSIGN 25 & 26 BEFORE THEY ARRIVE

CHECK	DESTINATION (EMERGENCY FUND, DEBT, RETIREMENT, ANNUAL BILLS)	AMOUNT
Check 25		
Check 26		
Captured this year	**One extra month of saving, no lifestyle change**	

The 24-paycheck rule: budget two checks a month for bills and normal life; checks 25 and 26 are pre-committed money.

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