

Paycheck(s)

Pre-Tax Payroll

401(K) Account(s)

HSA/FSA

After-Tax Direct Deposit

Online Bank

Emergency Fund

3-6 Months' Worth
Of Fixed Expenses

What's an Emergency?

- Loss of Job/Income
- A/C Goes Out
- Refrigerator/Freezer Outage
- Basement Flood
- Broken Windows
- Health Issue
- Car Won't Start
- Emergency Room

Bank #1

Checking

Fixed Expenses
Auto Pay

Fixed Expenses

- Mortgage/Rent
- Cell Phone Bill
- Electric/Water/Gas
- Trash Services
- House Cleaner
- Daycare
- Cable/Internet
- Amazon Subscribe & Save Items
- 529 Plan Contribution
- Car Payment
- Gym Membership

Annual Expenses

(Divide by 12)

- Life Insurance Prem.
- Real Estate Taxes
- Property Taxes
- Costco Membership
- Amazon Prime Fee

Savings

Known Expenses
Variable Amounts/Timing

Known Expenses

- Vacation
- Plane Tickets
- Christmas
- Football Tickets
- Birthday Gifts
- Larger purchases (Stroller, car seats, TV)
- Wardrobe Replenish
- Wedding Gifts
- Birthday Party Costs
- New Tires
- Car Tags

Bank #2

Savings

House Project
Fund

House Projects

- New Carpet
- Driveway
- Remodels
- Painting
- Roof Repair/Replace

Checking

The "2-week" Account
Everything Else

Everything Else

- Gas
- Groceries
- Eating Out
- Movies
- Mani/Pedi
- Haircuts
- Target Runs
- Amazon One-Off Purchases
- Chai Tea Lattes
- Uber/Lyft
- Babysitters

Goes to "Zero"
Every Pay Period

"Bucket" Cash Management System