Two Paychecks, One Plan

Every bill claimed exactly once — under a check that lands before it's due.

Two people, four checks, one set of bills. That's the whole puzzle of a couples budget, and it isn't really a money puzzle — it's a claiming puzzle. The fights start when a bill is claimed by both of you ("I thought you had it") or by neither of you (same thought, worse ending). The plan below ends both arguments before the month starts: every bill gets one name and one check, in writing.

The example — Dan and Rachel's November

Here's a real worked example, the same one printed on our Couples Budget Planner. Dan is paid every two weeks; Rachel is paid on the 1st and the 15th. November brings four checks:

> **Rachel, Nov 1** — $1,390; carries Rent $1,350; left $40
>
> **Dan, Nov 6** — $1,290; carries Electric $132 · subscriptions $32 · gas $94 · car payment $389; left $643
>
> **Rachel, Nov 15** — $1,390; carries Water $71 · car insurance $171 · internet $85 · phones $148; left $915
>
> **Dan, Nov 20** — $1,290; carries Credit card $85 · student loan $235; left $970

Money in: **$5,360**. All **11 bills — $2,792** — claimed exactly once. Left over: **$2,568** (Dan $1,613, Rachel $955).

Two things on this page are worth staring at:

Rachel's $40 is not a mistake. Her first check is $1,390 and it carries the rent — $1,350, the biggest bill in the house. Forty left looks like failure until you look at what the check carried. Judge a check by what it carried, not by what's left of it.

No bill waits on a late check. The car payment is due on the 15th, so it rides Dan's November 6th check — with the electric, the gas, and the subscriptions — not a check that lands after the due date. Every bill sits under a check that arrives *before* it's due.

The merge — in order

Once every bill is claimed, the leftover gets merged in a set order:

- **The shared goal first.** $500 to the emergency fund — $250 from each.
- **Everyday money next.** $600 for groceries and fuel — $300 from each.
- **Then the ending, chosen together, both shown side by side: - Keep your own:** Dan **$1,063** · Rachel **$405 - Pool and split: $734 each**

The plan doesn't pick the ending. They do. Both numbers sit on the page, honest and plain, and the choice is a conversation instead of a suspicion.

The steps

- **List every check the month brings** — whose, when, how much.
- **Claim every bill exactly once,** under a check that lands before the bill is due. One bill, one name, one check.
- **Look at what each check carried** before anyone judges what's left of it.
- **Merge the leftover in order:** shared goal first, everyday money next, then the ending.
- **Show both endings.** Keep-your-own and pool-and-split, computed and side by side — then choose together.

The honest part

The two endings are not equal in dollars — $1,063 and $405 keep-your-own, because Dan's checks carried lighter bills this month. Pool-and-split makes it even at $734 each. Neither is "the fair one" by itself: keep-your-own honors who carried what; pooling honors that it's one household. What makes either one fair is that both of you saw both numbers before choosing. The plan's real job is not the arithmetic — it's that nothing about the money is a surprise to either person.

The free way

A notebook page runs the whole deal: four checks listed, every bill written under exactly one of them, the merge done in order at the bottom, both endings figured and shown. Plenty of couples run a good month on exactly that.

If you'd rather skip the setup, the ready-made version of this page is our Couples Budget Planner, in the shop — the claiming, the merge, and both endings laid out side by side.