Four-Weekly Income Budgeting Guide

For households paid every four weeks or mainly every 28 days.

This guide is for practical household budgeting only. It is not financial advice, debt advice, benefits advice, tax advice, mortgage advice, pension advice, investment advice, accountancy, bookkeeping or payroll advice.

Who this guide is for

Four-weekly income is different from monthly income. The pay date moves through the calendar, so a budget based only on the first of each month can go wrong. Use a rolling 28-day plan plus a calendar check for monthly bills.

What to watch

- Pay dates move through the month over time.
- Monthly bills do not always fall inside each four-week period.
- Some periods feel bill-heavy.
- A rolling bill calendar is essential.

Recommended routine

Payday: plan the next 28 days and mark monthly bills inside it.

Weekly: check food, travel and safe-spend against the plan.

Before bill-heavy weeks: check bills due shortly after the period.

Every 3 months: review how pay dates are shifting against the calendar.

Worked example

Example: four-weekly income £1,650.

Bills in the next 28 days £820.

Food and travel £420.

Bills just after the period £150.

Safe-spend example £260, divided across four weeks.

Budget worksheet

Four-weekly income received

Period start date

Period end date

Bills inside this 28-day period

Bills due just after this period

Food and travel for four weeks

Safe-spend for four weeks

Common mistakes

- Treating four-weekly pay as if it is monthly.
- Not checking bills just outside the 28-day period.
- Overspending in weeks 1 and 2.
- Forgetting that pay dates move through the month.

Simple action plan

- Create a 28-day plan.
- Use a monthly bill calendar alongside it.
- Divide food and safe-spend into weekly amounts.
- Check bills just outside the pay period.

When to update

Update your budget whenever income, bills, benefits, food costs, travel costs, childcare costs, subscriptions, energy, broadband, mobile, rent or regular household costs change.