Use this **budget** tool to see how much you make and spend each month.

1. List your income
2. List your expenses
3. Subtract your total spending from total income to build your budget

Month of ____________________

Type of income	Amount gained
Job	
Government program	
Disability benefits	
Financial support	
Other income	
Total income this month	0.00

Type of spending	Amount spent
Housing (rent or mortgage)	
Utilities (gas, water, electricity, sewage)	
Groceries + other supplies	
Health expenses	
Transportation	
Education + childcare	
Cell phone	
Internet + cable	
Service animals + Pets	
Debt payments	
Other spending	
Total spending this month	0.00

Build your budget

0.00 – 0.00 = 0.00

Total income this month

Total spending this month

If your income is more than your expenses, you have money left to save or spend.

If your expenses are more than your income, look at your budget to find expenses to cut.