



# 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                                                                                 |               |

| 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                                                                                                     |              |

Build your budget

\_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_

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.

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