



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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