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

1) List your income.		Type of Spending:	Amount Spent:
2) List your expenses.		Housing (rent or mortgage)	
 Subtract your total spending from your total income to build your budget. 		Utilities (gas, water electricity, sewage)	
Month:		Groceries + other supplies	
		Health expenses	
Type of Income:	Amount Gained:	Transportation	
Job		Education + Childcare	
Government program		Cell phone	
Disability benefits		Internet + cable	
Financial support		Service animals + Pets	
Other income		Debt payments	
Total income this month		Other spending	
		Total spending this month	
Build Your Budget	:		
	_	=	
Total Income this	month Total spendi	ng this month Total rer	maining 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 for expenses to cut.

