

Build-A-Budget

This tool is to help you determine exactly how much you are spending in each category. We recommend "paying yourself first" before allocating the remainder of your money to your expenses - then you always have money put into savings.



Month: _____

	Income
Job	
Government Program	
Retirement	
Financial Support	
Other Income	
Total Income	
Total Savings	

	Expenses:
Housing	
Utilities	
Groceries	
Transportation	
Debts	
Phone, TV and Streaming	
Other Spending	
Total Expenses	

$$\begin{array}{ccc}
 \underline{\hspace{10em}} & - & \underline{\hspace{10em}} & = & \underline{\hspace{10em}} \\
 \text{Total Income} & & \text{Total Expenses} & & \text{Total Left Over}
 \end{array}$$



If your income is **greater** than your expenses, then you have money left to save or spend. If your income is **less** than your expenses, get creative and think about your different options to decrease expenses or increase income.