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	
Financial Aid Refund (Divide by 4 per semester for monthly amount)	
Financial support	
Other income	
Total income this month	

Type of spending	Amount spent
Housing (rent or lease)	
Utilities (gas, water, electricity, sewage)	
Groceries (Meals+ take out)	
Transportation	
Books/Supplies	
Cell phone	
Internet + cable	
Pets	
Credit card payment	
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.