

Month of _____

Monthly Income



Source of Income	Week 1	Week 2	Week 3	Week 4	Week 5	Totals by Source
Primary Job						
Secondary Job						
Government Program						
Disability Benefits						
Financial Support						
Other						
Other						
Weekly Totals						

Adapted from Consumer Financial Protection Bureau, Your Money Your Goals toolkit

Bottom Line Calculator

Income		Expenses	-	=	Bottom Line
\$ _____		\$ _____			\$ _____

Monthly Expenses



Type of Expense	Week 1	Week 2	Week 3	Week 4	Week 5	Totals by Type
Housing and Utilities						
Phone						
Debt and Court Payments						
Transportation						
Healthcare						
Childcare						
Groceries						
Eating Out						
Household Supplies						
Personal Care						
Entertainment						
Job-Related Expenses						
Pets						
Gifts and Donations						
Savings						
Other						
Weekly Totals						

Adapted from Consumer Financial Protection Bureau, Your Money Your Goals toolkit

Types of Expenses

	Housing and Utilities	Rent, mortgage, insurance, property taxes, electricity, gas, water, sewage, television, Internet service
	Phone	Landline or cellphone payments
	Debt and Court Payments	Credit card payments, restitution, student loan payments, payday loan payments, pawn loan payments, other loan payments
	Transportation	Gas, car payment, insurance payment, repair, public transport fees, parking fees
	Healthcare	Co-payments, medication, eye care, dental care, health insurance premiums
	Childcare	Childcare costs, diapers, school supplies, school materials fees, field trip and other activity fees
	Groceries	Food, beverages, or ingredients to be brought into the home, including baby formula
	Eating Out	Any meals/beverages purchased outside of the home, including fast food, coffee, energy drinks, or other one-time food/drink purchases
	Household Supplies	Things for your home like cleaning supplies, tools, kitchen appliances, furniture, or other equipment
	Personal Care	Haircuts, hygiene items, cosmetics, clothes, dry cleaning
	Entertainment	Movies, concerts, sports/equipment fees, sporting events, lottery tickets, memberships, books/CDs, subscriptions
	Job-Related Expenses	Union dues, job-related tools, equipment, clothing, books, machinery, working animals or livestock
	Pets	Pet supplies, food, healthcare costs
	Gifts and Donations	Gifts to friends/families, donations to charities or religious organizations
	Savings	Saving for emergencies, goals, back to school expenses, holiday purchases, children's education, saving for retirement
	Other	Any expenses that don't fall into the above categories

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