MY BUDGET PLAN

Low Income Budget Worksheet

MONTH ____________

TAKE-HOME INCOME ____________

Every dollar has a job — even on a tight income

FREE PRINTABLE

CATEGORY	EXAMPLE ($2,000/MO)	MY BUDGET
INCOME		
Take-Home Pay	$2,000	$ ________
Other Income	$0	$ ________
▶ TOTAL INCOME	$2,000	$ ________
HOUSING		
Rent / Mortgage	$800	$ ________
Utilities (Electric, Gas, Water)	$120	$ ________
FOOD		
Groceries	$250	$ ________
Eating Out / Takeout	$50	$ ________
TRANSPORTATION		
Gas	$80	$ ________
Car Insurance	$100	$ ________
PERSONAL & LIFE		
Phone	$60	$ ________
Personal Care	$40	$ ________
Clothing	$30	$ ________
Kids / Pets	$0	$ ________
Entertainment	$20	$ ________
SAVINGS		
Emergency Fund	$50	$ ________
Other Savings	$0	$ ________
DEBT PAYMENTS		
Minimum Payments	$200	$ ________
Extra Payment	$50	$ ________
TOTAL EXPENSES	$1,850	$ ________
LEFT OVER	$150	$ ________

Not enough left over? Start with housing ➣ food ➣ utilities. Everything else is negotiable.

When Money Is Tight, Cover These First

1. **Housing** — keep a roof over your head
2. **Utilities** — electric, gas, water stay on
3. **Food** — groceries for you and your family
4. **Transportation** — getting to work or school
5. **Minimum Debt Payments** — protect your credit

Free Help Worth Checking

SNAP — food assistance · fns.usda.gov/snap

WIC — food & nutrition for moms & kids

LIHEAP — help with heating & cooling bills

Dial 211 — local food, rent & bill help · 211.org

Benefits.gov — see programs you may qualify for

Notes & Reminders

"You don't need a big income to have a big plan."