

Budget Calendar

This simple tool can help you visualize and keep track of your monthly income and expenses.

Follow this example to gain better control over your finances and stretch your SNAP dollars today.



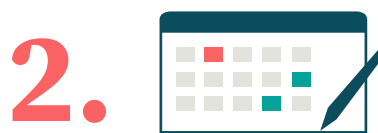
Build your budget calendar in 3 steps:



Look at the blank calendar and identify the day(s) you receive any payments. Write down the amount(s) on those days and circle them.

In the below example, you can see that this household has three sources of income each month: \$900 in SSDI benefits on the 1st; \$250 in SNAP benefits on the 5th; and \$1,600 in Social Security benefits on the 13th.

Their total monthly income is **\$2,750.**



Gather your monthly bills and write those amounts on the calendar on the days when you pay them.

Here, you can see that this household spends money on out-of-pocket medication costs; groceries; gas for the car; rent; utilities; and internet and cell phone service.

Their total monthly expenses equal **\$2,710.**



Subtract the difference.

See how much money you have left at the end of each month by subtracting your total expenses from your total income.

This household has **\$40** after paying their bills.

It's much easier to anticipate whether you can cover your expenses when you can see everything in one place. Make it a habit to complete a new calendar each month and put those leftover dollars to work for you.

Budget Calendar

MONTH: _____

SUN	MON	TUE	WED	THU	FRI	SAT
					01 SSDI \$900 Medications \$65	02 Groceries \$110
03 Gas for Car \$40	04 SNAP \$250	05	06	07	08 Groceries \$75	09
10	11	12 Social Security \$1,600	13	14 Rent \$1,800 Internet \$200	15 Groceries \$75	16
17 Water Bill \$50	18	19 Gas for Car \$25 Cell Phone \$80	20	21	22 Groceries \$100	23
24	25	26	27	28 Electric Bill \$90	29	30

TOTAL _____

Discover recipe ideas, ways to stretch your SNAP benefit dollars, and more at ncoa.org. Want to know whether you qualify for SNAP or other assistance? Visit BenefitsCheckUp.org to see if you're eligible and find resources near you.

What expenses should I add to my monthly calendar?



Here are some examples:

1. Fixed expenses

(these are the same every month):

- Housing (rent / mortgage)
- Supplemental health insurance
- Other insurance (personal property, car, etc.)
- Internet service
- Cell phone service

2. Flexible expenses (these happen most months, but the amounts can vary):

- Groceries
- Household supplies
- Gas for car / transportation
- Water / sewer
- Electricity
- Heat

3. Discretionary expenses (here and there):

- Haircut
- Dining out
- Entertainment
- Holiday gifts / cards
- Clothing

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MONTH: _____

SUN	MON	TUE	WED	THU	FRI	SAT

TOTAL _____
