

LET'S BUILD *Your* BUDGET

**ADD UP YOUR
MONTHLY INCOME.**

Write down your planned monthly **net income** (or your take-home pay). Remember, that's any money you earn or receive during the month. This is how much you can spend for the month. Simple!


INCOME

Planned

Total

Planned

Giving	

Saving	

[illegible]

Total

**WRITE DOWN • •
EVERY EXPENSE.**

SUBTRACT YOUR EXPENSES FROM YOUR INCOME TO EQUAL ZERO.

$$\begin{array}{r} \text{INCOME} \\ - \text{EXPENSES} \\ \hline = \$0 \end{array}$$