Low income budget

Cover the things that keep you housed, fed and working first. Everything else waits its turn.

Month _____ Year _____

All money coming in

From	Date	Amount
Pay		$
Benefits		$
Support or family		$
Odd jobs		$
		$
Total		$

Pay first

	Due	Amount	Paid
Rent or mortgage		$	☐
Electric		$	☐
Gas or heat		$	☐
Water		$	☐
Groceries		$	☐
Getting to work		$	☐
Phone		$	☐
Medicine		$	☐
Childcare		$	☐
		$	☐
Total		$	

Pay next

	Due	Amount
Car insurance		$
Minimum debt payments		$
Internet		$
Household supplies		$
		$
		$
Total		$

If there is money left

	Amount
Small emergency fund	$
Extra on a debt	$
Clothes	$
Something fun	$
	$

Where I stand

Money in	_____
Pay first + pay next	_____
Left or short	_____

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Not enough this month?

Work down the list before you use a payday loan or a credit card.



Calls to make

- [ ] Call the landlord before rent is late
- [ ] Ask the utility for a payment plan
- [ ] Ask the card company for a hardship plan
- [ ] Ask to move a due date
- [ ] Pause subscriptions
- [ ] Return unused purchases

Help to ask about

- [ ] Dial 211 for local rent, food and utility help
- [ ] Check SNAP at your state website
- [ ] Ask about WIC if you have a child under 5
- [ ] Ask your utility about LIHEAP
- [ ] Find a food bank near you
- [ ] Ask about sliding-scale clinics

Who I called

Date	Company	Spoke with	What they agreed to

Things I can sell

Extra work I can pick up

Make groceries stretch

Plan the week around what you already have.

Week of _____ Budget $ _____ Spent $ _____

Use up first

_____

_____

_____

_____

_____

_____

_____

_____

Low-cost basics

- [ ] Rice
- [ ] Pasta
- [ ] Eggs
- [ ] Onions
- [ ] Frozen vegetables
- [ ] Canned tomatoes
- [ ] Dried beans
- [ ] Oats
- [ ] Potatoes
- [ ] Cabbage
- [ ] Peanut butter
- [ ] Flour

Dinners

Day	Meal	Cost
Sunday		$
Monday		$
Tuesday		$
Wednesday		$
Thursday		$
Friday		$
Saturday		$

Shopping list

Item	Price	Item	Price
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$

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