

Monthly Income Sources

Making Ends Meet Worksheet

The key to making ends meet is to know where your money is coming from and where it is going. If your monthly income changes, take your annual income and divide by 12.



Monthly Expense Categories

Wages	 Savings & Investments	
Social Security	 Housing	
Unemployment Insurance	 Utilities	
Welfare/Food Stamps	 Transportation	
Interest/Dividends	 Food	
Child Support	 Clothing & Laundry	
Veteran Benefits	 Health Care/Medical Insurance	
Other	 Education/Child care	
	Gifts & Donations	
TOTAL INCOME	 Fun & Entertainment	
	Personal	
	Other	
	TOTAL EXPENSES	

If your expenses are less than your income, keep up the good work.

If your expenses exceed your income, decide where you can reduce expenses. Or is it possible to increase your income?

Select an online financial calculator* to plan and modify a spending plan to help you make ends meet. <u>http://www.choosetosave.org/tools/fincalcs.htm</u>

*Your income and expense categories may vary from those listed above

COOPERATIVE EXTENSION SERVICE UNIVERSITY OF HAWAII AT MANOA COLLEGE OF TROPICAL AGRICULTURE AND HUMAN RESOURCES 3050 MAILE WAY, HONOLULU, HAWAII 96822 The UH-CTAHR Cooperative Extension Service and the U.S. Department of Agriculture cooperate in presenting to the people of Hawaii programs and services without regard to race, sex, age, religion, color, national origin, ancestry, disability, marital status, arrest and court record, sexual orientation, or veteran status. The University is an equal opportunity, affirmative action institution.