



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 Income Sources

Monthly Expense Categories

Wages _____

Social Security _____

Unemployment Insurance _____

Welfare/Food Stamps _____

Interest/Dividends _____

Child Support _____

Veteran Benefits _____

Other _____

TOTAL INCOME _____

Savings & Investments _____

Housing _____

Utilities _____

Transportation _____

Food _____

Clothing & Laundry _____

Health Care/Medical Insurance _____

Education/Child care _____

Gifts & Donations _____

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. <http://www.choosetosave.org/tools/fincalcs.htm>

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