

budget calendar

Writing down how much money you make and how much money you spend will help you stretch your SNAP dollars and pay your bills on time. This handout will show you how to do that.

INSTRUCTIONS

- Using the blank calendar, find your payday. Write the amount you get paid on that day and circle it.**

If you need help, look at the completed calendar below. We've included it as an example. If you look at it, you'll see that this household gets income from two sources: 1) SNAP benefits and 2) working a job.

They get \$300 a month in SNAP benefits on the 3rd. Their employer pays them every other week. So on the 5th and the 19th, their take-home pay is \$420. This equals \$1,140 of income for the whole month.

- Next, write down your household bills on the blank calendar on the day of the month they're due.**

Again, if you look at the completed calendar, you see that the household bought groceries on the 3rd and the 16th. They listed their other bills (car payment, cable and gas) on the days when they're due.

- See how much money you have left.**

On the completed calendar, if you subtract the household's expenses from their income, you'll see they have \$20 left at the end of the month.

This exercise is a great way to make sure your income can cover your expenses. Try completing a new budget calendar every month, and stretch your food dollars!

budget calendar

Month: _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Rent \$300	2	3 SNAP \$300	4	5 Take-home pay \$420	6
7	8 Car payment \$150 Insurance \$20	9	10 Groceries \$200	11	12 Gas for car \$25	13
14	15	16 Cable/ Internet \$30 Groceries \$100	17	18 Electric \$80	19 Take-home pay \$420	20 Gas for car \$25
21	22 Gas \$120	23 Water/Sewer \$20	24	25	26 Gas for car \$25	27
28	29	30	31			

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Purdue University is an EOE/AAE employer. All individuals, including minorities, women, individuals with disabilities and veterans, are encouraged to apply. This material was funded by the USDA's Supplemental Nutrition Assistance Program - SNAP. The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, contact your county Extension office.

Here are some examples of expenses you may want to list on your sheet.

Fixed expenses (These expenses are the same every month.)

- Rent/mortgage
- Car payment
- Insurance
- Child care
- Trash
- Cell phone
- Cable

Flexible expenses (These expenses may be different each month.)

- Gas for house
- Gas for car
- Electric
- Water
- Sewer
- Groceries
- Food – eating out
- Personal care
- Laundry
- Household supplies
- Entertainment
- Medicine

Periodic expenses (every now and then)

- Birthdays
- Holidays
- Annual car registration
- Haircuts
- Clothing
- School supplies



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