

INCOME TRACKER

*Where does all
my money come from?*



THIS TOOL WILL HELP YOU:

- **Get a total picture** of your income and financial resources
- **Remember** when all your funds are coming in
- **Think about home to plan** your expenses to avoid gaps in your ability to pay

START WITH ONE QUESTION:

How many sources of income do you have?

WHAT YOU WILL NEED:

- All your paystubs and benefits statements, and records of electronic payments from the month

Some examples of income: any jobs, self-employment, seasonal work (shoveling, harvesting, etc.)

Some examples of government program benefits: Disability insurance (SSI, SSDI), Social Security, TANF, SNAP

Other types of income: Child support, gifts, tax refunds, help from family or friends

A STEP FURTHER:

Is your income more or less than you thought it was?

Does this feel like a typical month for you?

Does seeing your income week by week change how you think about your spending?

WONDERING ABOUT THE DIFFERENCE BETWEEN NET AND GROSS INCOME?

Gross income is what you earn before taxes or other deductions are taken from your pay. **Net income** is your gross income minus taxes and other deductions.


Additional resources

You may qualify for additional benefits. Check here:
[benefits.gov](https://www.benefits.gov)

Use this **income tracker** to plan the best times to save and to spend.

- 1 Write in the names of any income and benefits that apply to you.
- 2 Fill out the table with the amounts you receive each week.
- 3 Total up each week's income.
- 4 Circle the payments that come at a predictable time and amount. This will show you the income you can count on each month.

Month of _____

	Week 1	Week 2	Week 3	Week 4	Week 5
 Primary job:					
 Government program:					
 Disability benefits:					
 Financial support:					
 Additional:					
 Additional:					
 Additional:					

Weekly totals:

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Total income for this month:

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