

Income and benefit tracker

What to do:

Use this tool to help a person you serve understand the amounts and timing of their financial resources and income. Encourage the person you serve to track their income and financial resources for a day, a week, two weeks, or a month. It may be the first time they understand where they get their money and how much they have to work with. Explain the difference between gross and net income.

What to say:

"A first step to financial empowerment is tracking your income and financial resources. The way you track this information does not matter. You should do it however is the most comfortable for you. For example you could:

- Write your income or other financial resource directly into the tracker.
- Ask someone to help write your income or financial resources into the tracker.
- Record a voice memo each time you receive income or benefits and have that written into the tracker at the end of a day or week.
- Take pictures of your income or benefits and have that written into the spending tracker at the end of a day or week.
- Use a smart phone application to track income and financial resources.

With this information, you will understand how to get your money and financial resources. This is an important step in making a budget. You may qualify for additional benefits. Check here: [benefits.gov](https://www.benefits.gov)."

To access a dynamic and fillable version of this tool, visit: www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/

CATEGORIES USED IN THE INCOME TRACKER

	Job:	Income from employment, including self-employment, and seasonal work
	Government program:	Any public benefit, including Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and Medicaid
	Disability benefits:	Supplemental Security Income (SSI) Social and Security Disability Insurance (SSDI)
	Financial support:	Child support, alimony, assistance from family and friends
	Additional:	Tax refund and any extra income



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

Net income for the month of:

(Net income is your total take home pay. Take your gross income minus taxes and other deductions to get your net income.)

- 1 Write in the names of any income and benefits that apply to you.
- 2 Fill in 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.

	Week 1	Week 2	Week 3	Week 4	Week 5
Job:					
Government program:					
Disability benefits:					
Financial support:					
Additional:					
Additional:					
Additional:					
Weekly totals:					
Total income for this month:					

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