

Use this **calendar** to adjust your expenses.

1 Determine your starting balance at the beginning of the month: \$

2 Fill out the calendar.

Enter your income sources (+) and expenses (-) on the days you expect to receive or pay them. Try moving expenses around to plan payments for when you have more income.

Example:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<div>Groceries -\$85</div>	<div>Gas bill -\$79</div>		<div>Paycheck +\$750</div>			

Month : _____ , Year : _____

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Week 1	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Week 2	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Week 3	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Week 4	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Week 5	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>

3 Determine how much money you can save this month: \$ _____