Tool 1:

Income and resource tracker

Income is the money that comes into your household. Benefits are financial resources that come into your household.

You can use this tool to track all of income and financial resources that you receive during a month. Once you have written the amount and when you receive the income, benefit, or other resource, first identify whether the income is:

- **Regular** – comes at a predictable time during the month
- **Irregular** – is not predictable
- **Seasonal** – is only received during some months during the year
- **One-time** – only comes one-time or once a year (a gift or tax refund, for example)

It is usually easier to track net income because that is the money you actually have available to pay for your living expenses. Net income is your gross income minus taxes and other deductions. Gross income is what you earn before taxes or other deductions are taken from your pay.

- On this worksheet, enter **net** income you have earned in each category. Then:
  - Add each column to get weekly income totals. Add the total for each week to get the monthly total.
  - Get a total by source by adding each row.
  - Put a check in the column that best describes the income: regular, irregular, seasonal, or one-time.

Income for the Month of: ____

Source of income / benefits	Frequency	Week 1 ____/____/____	Week 2 ____/____/____	Week 3 ____/____/____	Week 4 ____/____/____	Total by source
Job	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Second job	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Self-employment Income	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
SNAP	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
TANF	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Social Security / SSI	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Disability Insurance (SSDI)	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________

Source of income / benefits	Frequency	Week 1 ____/____/____	Week 2 ____/____/____	Week 3 ____/____/____	Week 4 ____/____/____	Total by source
Veterans' benefits	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Child support	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Tax refund	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Other	☐ Regular ☐ Irregular ☐ One-time ☐ Seasonal	$ ________	$ ________	$ ________	$ ________	$ ________
Weekly total:		$ ________	$ ________	$ ________	$ ________	$ ________

Total monthly income and benefits: $ ______________________________

Once you have tracked your income, be sure to add it into your budget or cash flow budget. For more information on cash flow budgets, see *Module 5: Getting through the month*. For more information on financial services that may help you manage your income, see *Module 8: Money services, cards, accounts, and loans: Finding what works for you*.

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