

4. In the **“Monthly Income”** space, type in the amount of money you actually have available to spend (after taxes) each month.
5. Given that most months include four weeks, divide your monthly income by four, and type that amount in the **“Weekly Income”** space.
6. Record the monthly expense total you calculated in the previous table.

Monthly Income	Weekly Income	Monthly Expense Total

7. Calculate the difference between the money you have to spend each week, and the money you actually tend to spend. If you discover you’re spending more than you have available, it’s time to take action!
8. Review the expenses you recorded earlier. In the space below, list any expenses (if applicable) that you could possibly reduce each month.

Expense Type	Current Monthly Amount	New Spending Goal

9. Now that you’ve reviewed your current expenses and determined where you can reduce or eliminate spending, use the [VISTA Budget Calculator](#) online to create your new, improved budget.