

Newcomers and sponsors can use this tool to create a monthly budget. A budget is a plan for how to manage income and expenses. Income is money and benefits you are receiving from a job or other assistance. Expenses are money you need to spend on housing, transportation, food, and other things.

## Monthly Budget Tool

Monthly Income (+)		Monthly Expenses (-)	
Earned wages from job		Rent	
Refugee Cash Assistance		Utilities	
Public benefits (cash)		Transportation	
Public benefits (SNAP)*		SNAP-eligible food*	
Other		Food (not covered by SNAP)	
Other		Cell phone	
Other		Internet	
		Clothing & goods	
		Savings	
		Support for family overseas	
		Other	
<b>Total:</b>		<b>Total:</b>	

\*Do not include in total

## **Guidance on Budget Tool**

It is good to have a plan for how much newcomers will earn and how much they will spend every month. For recently arrived newcomers, income may change each month. At first, benefits and support from the sponsor will be high. However, as the newcomer gets a job and money from their job increases, benefits and support from the sponsor will decrease.

### **Income**

#### ***Earned wages from job***

Keep in mind that many newcomers with shift jobs may need to expect a lower number of hours than a 40-hour work week. Remember that some money will be taken out of wages for taxes.

#### ***Refugee Cash Assistance (RCA)***

Refugee Cash Assistance (RCA) is an employment-based program that can assist refugees financially while they are searching for their first job in the U.S. and attending English classes. Program eligibility amounts and durations will be different depending on how many people are in the family and other factors.

#### ***Public benefits***

Eligibility will vary by state and will generally come in two different forms. Some benefits such as Temporary Assistance for Needy Families (TANF), or cash benefits, come in the form of credit that can be used like money on a debit card. Other benefits, such as Supplemental Nutrition Assistance Program (SNAP), will be restricted to certain grocery purchases. Remember that benefits will decrease slightly as earned income increases.

### **Expenses**

#### ***Rent***

It is important to pay rent on the due date each month. Landlords in the U.S. usually do not make exceptions and charge a large fee if rent payment is late.

#### ***Transportation***

Newcomers usually rely on public transportation. Explore cost-saving options such as youth discounts on bus or train tickets.

#### ***Food***

You can see which grocery stores in the community have the lowest prices and where you can use SNAP Electronic Benefits Transfer (EBT) card. Carefully choose which foods you may buy at an international or ethnic market, as these may be more expensive. Check out local food banks for low and free options.

#### ***Utilities***

Utilities are monthly bills for services like electricity, gas (if applicable), or water. A landlord, neighbor, or sponsor may know the average cost of utilities. You may want to see if your community has cost-stabilizing programs such as Low-Income High-Energy Assistance Programs (LIHEAP).

#### ***Cell phone***

Find out what the monthly cell phone cost will be. Consider low or no-cost apps such as WhatsApp for text messages and video calls to family overseas.

## **Internet**

Make sure you know how to pay bills, report problems, and avoid late fees. See how newcomers can use the internet connection on cell phones when at home to save on bills.

## **Other**

Childcare: Some states offer childcare assistance programs. Other newcomers may arrange childcare with family or neighbors.

Travel Loan: Newcomers will have signed a no-interest travel loan prior to arrival. Newcomers will pay for the cost of their plane ticket to the U.S. slowly over time. Once newcomers receive the bill, read the bill and utilize payment options. Most agencies offer the opportunity to lower payments or defer payments for newcomers who will have difficulty paying the full monthly amount.

Support for family overseas: Some newcomers may prioritize sending money to family overseas. There can be a level of family responsibility and concern for the newcomer. Respect this priority and help the newcomer see what amount may be realistic and what might need to be cut from a less vital area such as clothing and home goods. It can be important to acknowledge that not all newcomers are able to support family overseas in their first months in the U.S.