

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Accountant			Part-time Job		Home Option:	
Spouse's Occupation: Hairstylist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2-Mark (11 months old) & Sarah (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$175		Electricity & Heat	
List table here			Credit Cards \$185		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,842			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,756			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$4,598			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Actor/Actress			Part-time Job		Home Option:	
Spouse's Occupation: Artist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$600		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>			
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net		\$2,846	Childcare			
Spouse's Monthly Net		\$2,684	Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>		\$5,530	Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Administrative Assistant			Part-time Job		Home Option:	
Spouse's Occupation: Plumber			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Cooper (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$85		Electricity & Heat	
List table here			Credit Cards \$210		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>			
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,200		Childcare			
Spouse's Monthly Net	\$3,480		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>	\$5,680		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Air Force NCO			Part-time Job		Home Option:	
Spouse's Occupation: Recreational Therapist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Brianna (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$250		Electricity & Heat	
List table here			Credit Cards \$95		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		Housing Reimbursement - \$1,000	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$1,417		Childcare			
Spouse's Monthly Net	\$2,601		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>	\$4,018		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

Notes:

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Air Force Officer			Part-time Job		Home Option:	
Spouse's Occupation: Secretary			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Savannah (3 years old) & Alex (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$275		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		Housing Reimbursement - \$1,000	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$1,898		Childcare			
Spouse's Monthly Net	\$2,145		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>	\$4,043		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

Notes:

## COMMUNICATIONS

**Plan Option:**

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Aircraft Mechanic			Part-time Job		Home Option:	
Spouse's Occupation: Massage Therapist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$160		Electricity & Heat	
List table here			Credit Cards \$260		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$4,569	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,520	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$7,089	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Animal Caretaker			Part-time Job		Home Option:	
Spouse's Occupation: Electrician			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Aubrey (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$270		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,842	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,435	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$4,277	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Animal Control Officer			Part-time Job		Home Option:	
Spouse's Occupation: Heavy Equipment			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Jonathon (5 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$540		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,735	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,715	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,450	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Architect			Part-time Job		Home Option:	
Spouse's Occupation: Mechanic			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Hayden (5 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$460		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,781			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,891			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,672			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation:    Army		
Spouse's Occupation:    Cosmetologist		
Number of Children:    2- Hayden (5 months old) & Brooklyn (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$1,417	
Spouse's Monthly Net	\$2,151	
Total	\$3,568	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

**Notes:**

## COMMUNICATIONS

**Plan Option:**

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
<b>Under Budget +</b>	
<b>Over Budget -</b>	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Artist			Part-time Job		Home Option:	
Spouse's Occupation: Actor/Actress			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$600		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,892		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$2,846		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$5,738		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	



# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation: Auditor		
Spouse's Occupation: Cashier		
Number of Children: 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$4,599	
Spouse's Monthly Net	\$1,451	
Total	\$6,050	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$280
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Bakery Clerk			Part-time Job		Home Option:	
Spouse's Occupation: Janitor			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$185		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$1,892		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$1,822		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$3,714		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Bartender			Part-time Job		Home Option:	
Spouse's Occupation: Floral Designer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Elizabeth (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$160		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>			
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net \$1,360			Childcare			
Spouse's Monthly Net \$2,571			Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b> \$3,931			Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: <b>Biologist</b>			Part-time Job		Home Option:	
Spouse's Occupation: <b>Zoo Keeper</b>			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Michael (8 months old) & Lily (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>			Charity (Optional)			
			<b>Total</b>			
Notes:					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Biomedical Engineer			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Camille (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$200		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$5,000	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		N/A	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
			Charity (Optional)			
			<b>Total</b>			
<b>Notes:</b>					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Business Manager			Part-time Job		Home Option:	
Spouse's Occupation: Mortician			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Wednesday (3 years old) & Pugsley (9 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$475		Electricity & Heat	
List table here			Credit Cards \$300		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$6,453			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,446			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$8,899			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Car Salesperson			Part-time Job		Home Option:	
Spouse's Occupation: Vet Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Tessa (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$360		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,501		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$2,177		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$4,678		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Carpenter			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$180		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,936			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net N/A			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$2,936			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: <b>Cashier</b>			Part-time Job		Home Option:	
Spouse's Occupation: <b>Auditor</b>			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
			2. Diapers			
<b>Total</b>			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,451	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$4,599	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$6,050	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Chef (Sous)			Part-time Job		Home Option:	
Spouse's Occupation: Drilling Engineer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Josiah (5 months old) & Jacob (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$2,486	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$4,742	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
<b>Total</b>		\$7,228	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Comedian			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$180		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$1,675	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
			Charity (Optional)			
			<b>Total</b>			
Notes:					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Commercial Fishing			Part-time Job		Home Option:	
Spouse's Occupation: Dental Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Kayden (4 months old) & Mark (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$130		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,624			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,856			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$4,480			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
<i>Occupation:</i> Computer Systems Analyst		
<i>Spouse's Occupation:</i> Nurse (RN)		
<i>Number of Children:</i> 1- Sarah (8 months old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$5,146	
Spouse's Monthly Net	\$3,897	
Total	\$9,043	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$500
Credit Cards	\$300
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter’s Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Construction			Part-time Job		Home Option:	
Spouse's Occupation: Dental Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Shannon (4 months old) & Drew (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$180		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$3,350	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$1,856	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
			Charity (Optional)			
		<b>Total</b> \$5,206	<b>Total</b>			
Notes:					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Correctional Officer			Part-time Job		Home Option:	
Spouse's Occupation: Police Patrol Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$390		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,381		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$2,820		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$5,201		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Cosmetologist			Part-time Job		Home Option:	
Spouse's Occupation: Army			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Hayden (5 months old) & Brooklyn (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		Housing Reimbursement - \$1,000	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,151		Childcare			
Spouse's Monthly Net	\$1,417		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>	\$3,568		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

**Notes:**

## COMMUNICATIONS

**Plan Option:**

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
<b>Under Budget +</b>	
<b>Over Budget -</b>	



## BUDGET WORKSHEET

Name:
Occupation: Counselor
Spouse's Occupation: <div>Marketing Manager</div>
Number of Children: 2- Anthony (5 months old) & Omar (3 years old)
Credit Score 700 <div>+ or -</div> New Score
List table here
List table here
List table here
List table here
Savings (Optional)
Savings (Debit)
Retirement/Investments
Total
Income
Monthly Net\$1,979
Spouse's Monthly Net\$4,821
Total\$6,800
Notes:

Additional Cash
Part-time Job
Personal Loan (Full Amount)
Total
Debts And Loans
Student Loans\$600
Credit Cards\$270
Personal Loan (Monthly Amount)
Total
FAMILY LIFE
(If child is under 1-year, must do 1-3)
Groceries (Select 1)
1. Formula or Nursing
2. Diapers
3. Baby Wipes
Childcare
Additional Accessories
Pets (Optional)
Church (Optional)
Charity (Optional)
Total

Home
Home Option:
Payment (Principal/Interest)
Taxes & Insurance
Rent
Renter's Insurance
Electricity & Heat
Water & Trash
Furniture
Home Decor
Total
DAILY LIVING
(If child is under 1-year, do not include in family size.)
Dining Out (Select 1)
Incidentals (1 or More)
Clothing (Select 1)
Outwear (Select 1)
Accessories (1 or More)
Personal Care (1 or More)
Total

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Court Clerk			Part-time Job		Home Option:	
Spouse's Occupation: Facilites			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Samantha (11 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$480		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,120	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,825	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,945	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Crime Scene Investigator			Part-time Job		Home Option:	
Spouse's Occupation: Truck Driver			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Melanie (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$180		Electricity & Heat	
List table here			Credit Cards \$480		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$3,467			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,091			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$6,558			Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Day Care Worker			Part-time Job		Home Option:	
Spouse's Occupation: Loan Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Stevie (8 months old) & Nikki (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$1,371		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$2,203		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$3,574		Church (Optional)			
Notes:			Charity (Optional)		Personal Care (1 or More)	
			<b>Total</b>		<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Deaf Interpreter			Part-time Job		Home Option:	
Spouse's Occupation: Welder			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Kimberly (4 months old) & Kelly (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,065	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,654	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$4,719	Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Dental Assistant			Part-time Job		Home Option:	
Spouse's Occupation: Commercial Fishing			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Kayden (4 months old) & Kevin (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$130		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$1,977			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,624			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$4,601			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Detective			Part-time Job		Home Option:	
Spouse's Occupation: Teacher			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Karson (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$250		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,709	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,062	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,771	Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation:   Diver		
Spouse's Occupation:       Geologist		
Number of Children:   3- Roger (10 months old) Colton (2 years old) & James (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$3,908	
Spouse's Monthly Net	\$4,745	
Total	\$8,653	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$550
Credit Cards	\$600
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Drafter			Part-time Job		Home Option:	
Spouse's Occupation: Preschool Teacher			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Justin (2 years old) & Tracy (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$450		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,627			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,571			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$4,198			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Drilling Engineer			Part-time Job		Home Option:	
Spouse's Occupation: Chef (Sous)			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Josiah (5 months old) & Adelyn (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$340		Electricity & Heat	
List table here			Credit Cards \$480		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$5,046			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,391			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$7,437			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Editor			Part-time Job		Home Option:	
Spouse's Occupation: Chef (Sous)			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Kylie (2 months old) & Aiden (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$100		Electricity & Heat	
List table here			Credit Cards \$150		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,651			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,391			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,042			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Electrician			Part-time Job		Home Option:	
Spouse's Occupation: Animal Caretaker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Audrey (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$270		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$2,574	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$1,842	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
<b>Total</b>		\$4,416	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: EMT			Part-time Job		Home Option:	
Spouse's Occupation: Physical Therapist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Connor (3 years old) & Robin (6 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$300		Electricity & Heat	
List table here			Credit Cards \$150		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$1,862	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$4,450	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$6,312	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Equipment Mechanic			Part-time Job		Home Option:	
Spouse's Occupation: Pharmacy Tech			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$130		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,715			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,698			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,413			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

BUDGET WORKSHEET		
<b>Name:</b>		
<b>Occupation:</b> Facilities Maintenance		
<b>Spouse's Occupation:</b> Court Clerk		
<b>Number of Children:</b> 1- Alayna (11 months old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
<b>SAVINGS (OPTIONAL)</b>		
Savings (Debit)		
Retirement/Investments		
<b>Total</b>		
<b>INCOME</b>		
Monthly Net	\$3,825	
Spouse's Monthly Net	\$1,950	
<b>Total</b>	\$5,775	
<b>Notes:</b>		

<b>ADDITIONAL CASH</b>	
Part-time Job	
Personal Loan (Full Amount)	
<b>Total</b>	
<b>DEBTS AND LOANS</b>	
Student Loans	
Credit Cards	\$480
Personal Loan (Monthly Amount)	
<b>Total</b>	
<b>FAMILY LIFE</b>	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
<b>Total</b>	

<b>HOME</b>	
<b>Home Option:</b>	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<b>Total</b>	
<b>DAILY LIVING</b>	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Farm Crew Leader			Part-time Job		Home Option:	
Spouse's Occupation: Diver			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Jake (4 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$75		Electricity & Heat	
List table here			Credit Cards \$105		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,541	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,908	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,449	Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Farm Equipment Operator			Part-time Job		Home Option:	
Spouse's Occupation: Hotel Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Vicki (5 months old) & Stevie (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$50		Electricity & Heat	
List table here			Credit Cards \$120		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$1,793			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,916			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,709			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Farm Hand			Part-time Job		Home Option:	
Spouse's Occupation: Travel Agent			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Olivia (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$120		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$1,046	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$2,530	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$3,576	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Fashion Designer			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$175		Electricity & Heat	
List table here			Credit Cards \$75		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,681			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net N/A			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$2,681			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Firefighter			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$80		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$3,231		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	N/A		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$3,231		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: <b>Flagger</b>			Part-time Job		Home Option:	
Spouse's Occupation: <b>Truck Driver</b>			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: <b>1- Daniel (2 years old)</b>					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net		\$3,420	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$3,091	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>		\$6,511	Church (Optional)			
Notes:			Charity (Optional)		Personal Care (1 or More)	
			<b>Total</b>		<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Flight Attendant			Part-time Job		Home Option:	
Spouse's Occupation: Chef			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: Baitain (11 months old) & Luna (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$100		Electricity & Heat	
List table here			Credit Cards \$90		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$4,002			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,392			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$6,394			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Floral Designer			Part-time Job		Home Option:	
Spouse's Occupation: Land Surveyor LS			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Tricia (6 months old) & Jamie (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$220		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>			
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net \$2,737			Childcare			
Spouse's Monthly Net \$3,405			Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b> \$6,142			Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Freight Handler			Part-time Job		Home Option:	
Spouse's Occupation: Interior Designer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$75		Electricity & Heat	
List table here			Credit Cards \$30		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,652	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,777	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$4,429	Charity (Optional)			
Notes:			<b>Total</b>		<b>Total</b>	



# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Geologist			Part-time Job		Home Option:	
Spouse's Occupation: Diver			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: Roger (10 months old) Colton (2 years old) & James (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$750		Electricity & Heat	
List table here			Credit Cards \$600		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
			2. Diapers			
<b>Total</b>			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$4,745	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,908	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$8,653	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Graphic Designer			Part-time Job		Home Option:	
Spouse's Occupation: Musician			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Rose (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$230		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,719		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$2,777		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$5,496		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Hairstylist			Part-time Job		<b>Home Option:</b>	
Spouse's Occupation: Accountant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Mark (11 months old) & Sarah (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$175		Electricity & Heat	
List table here			Credit Cards \$185		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net \$1,756			Childcare		Clothing (Select 1)	
Spouse's Monthly Net \$2,499			Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total \$4,255			Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation:    Hazmat Instructor		
Spouse's Occupation:    Loan Officer		
Number of Children:    1- Elise (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$2,493	
Spouse's Monthly Net	\$2,203	
Total	\$4,696	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$210
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Heavy Equipment Operator			Part-time Job		Home Option:	
Spouse's Occupation: Animal Control Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Jonathon (5 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$540		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$3,432	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,735	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$6,167	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Highway Maintenance			Part-time Job		Home Option:	
Spouse's Occupation: Web Developer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Peter (2 months old) & Stacy (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$230		Electricity & Heat	
List table here			Credit Cards \$360		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,840	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$4,093	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,933	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation: Homemaker		
Spouse's Occupation: Drilling Engineer		
Number of Children: 2- Nick (10 months old) & Colton (2 years old)		
Credit Score 700      + or -      New Score		
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$O	
Spouse's Monthly Net	\$4,742	
Total	\$4,742	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	None required
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter’s Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Hotel Manager			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Brittany & Stacey (9 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$210		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$5,752	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		N/A	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,752	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Housekeeper (Oilfield)			Part-time Job		Home Option:	
Spouse's Occupation: Truck Driver			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$110		Electricity & Heat	
List table here			Credit Cards \$330		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$1,968			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,091			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,059			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Housekeeper			Part-time Job		Home Option:	
Spouse's Occupation: Truck Driver			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$110		Electricity & Heat	
List table here			Credit Cards \$330		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$1,373			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,091			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$4,464			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Human Resources			Part-time Job		Home Option:	
Spouse's Occupation: Mechanic			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Sarah (3 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$130		Electricity & Heat	
List table here			Credit Cards \$25		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,984	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,892	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,876	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Information Security			Part-time Job		Home Option:	
Spouse's Occupation: Homemaker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Chris (3 years old) & Lacey (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$375		Electricity & Heat	
List table here			Credit Cards \$180		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare None required		Clothing (Select 1)	
Monthly Net \$6,368			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$0			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$6,368			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Instrument Operator			Part-time Job		<b>Home Option:</b>	
Spouse's Occupation: Probation Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Bryson (5 months old) & Eva (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$230		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$2,512	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$2,671	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$5,183	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Interior Designer			Part-time Job		Home Option:	
Spouse's Occupation: Freight Handler			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$75		Electricity & Heat	
List table here			Credit Cards \$30		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,777		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$1,284		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$4,061		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	



# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Janitor			Part-time Job		Home Option:	
Spouse's Occupation: Bakery Clerk			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$185		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$1,822		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$1,892		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$3,714		Church (Optional)			
Notes:			Charity (Optional)		Personal Care (1 or More)	
			<b>Total</b>		<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Journeyman			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$160		Electricity & Heat	
List table here			Credit Cards \$80		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,931			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net N/A			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$2,931			Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Land Surveyor			Part-time Job		Home Option:	
Spouse's Occupation: Floral Designer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Tricia (6 months old) & Jamie (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$220		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$3,405	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,571	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,976	Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Lifeguard			Part-time Job		Home Option:	
Spouse's Occupation: Massage Therapist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Alana (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$60		Electricity & Heat	
List table here			Credit Cards \$45		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
			2. Diapers			
<b>Total</b>			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$1,954	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$2,520	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
<b>Total</b>		\$4,474	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Lineman-Oil Field			Part-time Job		Home Option:	
Spouse's Occupation: Teacher			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- J.R. (10 months old) & David (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$3,262			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,062			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$6,324			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Lineman			Part-time Job		<b>Home Option:</b>	
Spouse's Occupation: Teacher			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- J.R. (10 months old) & David (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$3,262	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$3,062	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$6,324	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Loan Officer			Part-time Job		Home Option:	
Spouse's Occupation: Day Care Worker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,355		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$1,371		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$3,726		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Marines			Part-time Job		Home Option:	
Spouse's Occupation: Restaurant Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Brandon (7 months old) & Karen (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		Housing Reimbursement - \$1,000	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$1,417		Childcare			
Spouse's Monthly Net	\$2,681		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>	\$4,098		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

Notes:

## COMMUNICATIONS

**Plan Option:**

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
<b>Under Budget +</b>	
<b>Over Budget -</b>	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Marketing Manager			Part-time Job		Home Option:	
Spouse's Occupation: Counselor			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Luke (5 months old) & Chase (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$600		Electricity & Heat	
List table here			Credit Cards \$270		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>			
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$5,321	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$1,979	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
			Charity (Optional)			
			<b>Total</b>			
Notes:						
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Massage Therapist			Part-time Job		Home Option:	
Spouse's Occupation: Aircraft Mechanic			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$160		Electricity & Heat	
List table here			Credit Cards \$260		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,679			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$4,289			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$6,968			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Mechanic			Part-time Job		Home Option:	
Spouse's Occupation: Architect			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Hayden (5 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$460		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,891	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,781	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,672	Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Medical Records			Part-time Job		Home Option:	
Spouse's Occupation: Office Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 3- Nathan (6 months old) Kristine (2 years old) & Tommy (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$480		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>			
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$4,297	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$3,338	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
			Charity (Optional)			
			<b>Total</b>			
Notes:						
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Meter Reader			Part-time Job		Home Option:	
Spouse's Occupation: Navy			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
			<b>Total</b>		Housing Reimbursement - \$1,000	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,539		Childcare			
Spouse's Monthly Net	\$1,417		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>	\$3,956		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

Notes:

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Miner			Part-time Job		Home Option:	
Spouse's Occupation: Secretary			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Aaron (3 months old) & Maxine (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$230		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$3,496	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$2,145	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$5,641	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Mortician			Part-time Job		Home Option:	
Spouse's Occupation: Business Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Wednesday (3 years old) & Pugsley (9 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$475		Electricity & Heat	
List table here			Credit Cards \$300		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,792	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$6,453	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$9,245	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Musician			Part-time Job		Home Option:	
Spouse's Occupation: Graphic Designer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Rose (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$230		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,777		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$2,345		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$5,122		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Navy			Part-time Job		Home Option:	
Spouse's Occupation: Office Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Avery (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
			Total		Housing Reimbursement - \$1,000	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$1,417	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$3,338	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$4,755	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

Notes:

## COMMUNICATIONS

**Plan Option:**

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
<b>Under Budget +</b>	
<b>Over Budget -</b>	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: News Reporter			Part-time Job		Home Option:	
Spouse's Occupation: Paralegal			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Micah (6 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$130		Electricity & Heat	
List table here			Credit Cards \$75		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,854	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,031	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,885	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Certified Nurses Assistant			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children:					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$70		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,735	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		N/A	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$1,735	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Licensed Practical Nurse			Part-time Job		Home Option:	
Spouse's Occupation: Teller			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>			Charity (Optional)			
			<b>Total</b>			
Notes:					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Registered Nurse			Part-time Job		Home Option:	
Spouse's Occupation: Truck Driver			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Hadley (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$315		Electricity & Heat	
List table here			Credit Cards \$160		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$4,574			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,091			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$7,665			Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Office Manager			Part-time Job		Home Option:	
Spouse's Occupation: Medical Records			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 3- Nathan (6 months old) Kristine (2 years old) & Tommy (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$480		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net	\$4,168		Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net	\$4,115		Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>	\$8,283		Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



## BUDGET WORKSHEET

Name:		
Occupation:     Paralegal		
Spouse's Occupation:    News Reporter		
Number of Children:      1- Micah (6 years old)		
Credit Score 700               + or -                  New Score		
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		
Spouse's Monthly Net		
Total		
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Paramedic			Part-time Job		Home Option:	
Spouse's Occupation: Journeyman			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Noah (2 years old) & Meghan (8 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$150		Electricity & Heat	
List table here			Credit Cards \$260		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,258	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,931	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,189	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Personal Care Aide			Part-time Job		Home Option:	
Spouse's Occupation: Teller			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Lucas (6 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$330		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net	\$1,554		Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net	\$1,590		Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>	\$3,144		Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



## BUDGET WORKSHEET

Name:		
Occupation:   Personal Trainer		
Spouse's Occupation:     Police Officer		
Number of Children:   1- Sadie (4 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$3,213	
Spouse's Monthly Net	\$2,820	
Total	\$6,033	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$190
Credit Cards	\$225
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Petroleum Engineer			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Crystal (5 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$480		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$5,001	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		N/A	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,001	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Pharmacy Technician			Part-time Job		Home Option:	
Spouse's Occupation: Equipment Mechanic			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$130		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,698			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,715			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,413			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Phlebotomist			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Ava (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$50		Electricity & Heat	
List table here			Credit Cards \$85		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,806	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		N/A	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$1,806	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	



# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Photographer			Part-time Job		Home Option:	
Spouse's Occupation: Admin Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Alexis (7 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$75		Electricity & Heat	
List table here			Credit Cards \$160		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$3,410			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,091			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,501			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Physical Therapist			Part-time Job		Home Option:	
Spouse's Occupation: EMT			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Connor (3 years old) & Robin (6 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$300		Electricity & Heat	
List table here			Credit Cards \$150		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$4,557	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$1,825	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$6,382	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Pilot			Part-time Job		Home Option:	
Spouse's Occupation: Real Estate Agent			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$280		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
			2. Diapers			
<b>Total</b>			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$5,010	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,096	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$7,106	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Plumber			Part-time Job		Home Option:	
Spouse's Occupation: Homemaker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net		\$3,480	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$0	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>		\$3,480	Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	



# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Police Officer			Part-time Job		Home Option:	
Spouse's Occupation: Correctional Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$390		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$2,972	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$2,228	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$5,200	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: <b>Preschool Teacher</b>			Part-time Job		Home Option:	
Spouse's Occupation: <b>Drafter</b>			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: <b>2- Justin (2 years old) &amp; Tracy (3 years old)</b>					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
			2. Diapers			
<b>Total</b>			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$1,716	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$2,367	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
<b>Total</b>		\$4,083	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

Notes:


## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Probation Officer			Part-time Job		Home Option:	
Spouse's Occupation: Instrument Operator			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Bryson (5 months old) & Eva (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$230		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$3,078	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$2,512	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
			Charity (Optional)			
			<b>Total</b>			
<b>Notes:</b>					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Publisher			Part-time Job		Home Option:	
Spouse's Occupation: Instrument Operator			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Calvin (5 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$150		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$3,211	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$2,512	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$5,723	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Radiology Technician			Part-time Job		Home Option:	
Spouse's Occupation: Carpenter			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Bree (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$220		Electricity & Heat	
List table here			Credit Cards \$110		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$3,208			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,704			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$5,912			Charity (Optional)			
Notes:			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Real Estate Agent			Part-time Job		Home Option:	
Spouse's Occupation: Pilot			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$280		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,241			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$5,010			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$7,251			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Recreational Therapist			Part-time Job		Home Option:	
Spouse's Occupation: Air Force			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Brianna (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$250		Electricity & Heat	
List table here			Credit Cards \$95		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		Housing Reimbursement - \$1,000	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>Total</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		<b>DAILY LIVING</b>	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
<b>Total</b>			2. Diapers		Incidentals (1 or More)	
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$2,945		Childcare			
Spouse's Monthly Net	\$1,417		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
<b>Total</b>	\$4,362		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

Notes:

## COMMUNICATIONS

**Plan Option:**

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
<b>Under Budget +</b>	
<b>Over Budget -</b>	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Regional Planner			Part-time Job		Home Option:	
Spouse's Occupation: Accountant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Jamison (10 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$280		Electricity & Heat	
List table here			Credit Cards \$260		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,565	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,499	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$5,064	Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Restaurant Manager			Part-time Job		Home Option:	
Spouse's Occupation: Marine			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Brandon (7 months old) & Karen (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
SAVINGS (OPTIONAL)			Total		Housing Reimbursement - \$1,000	
Savings (Debit)			FAMILY LIFE		Total	
Retirement/Investments			(If child is under 1-year, must do 1-3)		DAILY LIVING	
			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Total			1. Formula or Nursing		Dining Out (Select 1)	
INCOME			2. Diapers		Incidentals (1 or More)	
Monthly Net \$2,864			3. Baby Wipes			
Spouse's Monthly Net \$1,417			Childcare		Clothing (Select 1)	
			Additional Accessories		Outwear (Select 1)	
Total \$4,281			Pets (Optional)		Accessories (1 or More)	
Notes:			Church (Optional)			
			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	<b>Skip</b>
Coverage (can be divided by 12)	<b>Table</b>
Co-Pay	<b>-</b>
Prescriptions	<b>You</b>
Vitamins	<b>Have</b>
No Insurance	<b>100%</b>
	<b>Medical</b>
<b>Total</b>	<b>Coverage</b>

Notes:

## COMMUNICATIONS

**Plan Option:**

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



## BUDGET WORKSHEET

Name:		
Occupation:   Retail Sales Associate		
Spouse’s Occupation:   Web Developer		
Number of Children:   2- Keanu (2 years old) & Olina (3 months old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$2,262	
Spouse’s Monthly Net	\$4,094	
Total	\$6,356	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$50
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter’s Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	





## BUDGET WORKSHEET

Name:		
Occupation:    Secretary		
Spouse's Occupation:    Miner		
Number of Children:    2- Aaron (3 months old) & Maxine (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$2,145	
Spouse's Monthly Net	\$3,403	
Total		\$5,548
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$230
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Social Worker			Part-time Job		Home Option:	
Spouse's Occupation: Personal Trainer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Nicholas (2 years old) & Kelsey (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$3,395	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$2,721	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
<b>Total</b>		\$6,116	Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: State Trooper			Part-time Job		Home Option:	
Spouse's Occupation: Homemaker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Wesley (5 months old) & Gabrielle (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$175		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$4,535		Childcare Not required		Clothing (Select 1)	
Spouse's Monthly Net	\$0		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$4,535		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Stock Broker			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$250		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$3,402			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net N/A			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$3,402			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Surf Instructor			Part-time Job		Home Option:	
Spouse's Occupation: Housekeeper			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Kale (9 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
<b>INCOME</b>			3. Baby Wipes			
Monthly Net	\$1,971		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$1,968		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
<b>Total</b>	\$3,939		Church (Optional)			
Notes:			Charity (Optional)			
			<b>Total</b>			
					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Taxi Driver			Part-time Job		Home Option:	
Spouse's Occupation: Teacher			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Leilani (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$50		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$1,904	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,062	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$4,966	Charity (Optional)			
Notes:			<b>Total</b>		<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Teacher			Part-time Job		Home Option:	
Spouse's Occupation: Lineman			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- James (10 months old) & David (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$3,124			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,262			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$6,386			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Teller			Part-time Job		Home Option:	
Spouse's Occupation: Personal Care Aide			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Lucas (6 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$330		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net		\$1,590	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$1,554	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
			Charity (Optional)			
			<b>Total</b>			
Notes:					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Tour Guide			Part-time Job		Home Option:	
Spouse's Occupation: Dental Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Malaya (2 yeard old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$50		Electricity & Heat	
List table here			Credit Cards \$70		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare			
Monthly Net	\$1,684		Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net	\$1,856		Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
<b>Total</b>	\$3,540		Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Tractor/Trailer Driver			Part-time Job		Home Option:	
Spouse's Occupation: Cashier			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Rosito (6 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$170		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$2,858	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$1,452	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
			Charity (Optional)			
			<b>Total</b>			
<b>Notes:</b>					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation:   Travel Agent		
Spouse's Occupation:   Journeyman		
Number of Children: 1- Carley (11 months old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$2,530	
Spouse's Monthly Net	\$2,931	
Total	\$5,461	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Truck Driver			Part-time Job		Home Option:	
Spouse's Occupation: Crime Scene Investigator			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Melanie (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$180		Electricity & Heat	
List table here			Credit Cards \$480		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$3,091			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,467			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$6,558			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	



# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Valet Attendant			Part-time Job		Home Option:	
Spouse's Occupation: Waiter/Waitress			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$1,271			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,545			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$2,816			Charity (Optional)			
Notes:			<b>Total</b>			
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation: Vet Assistant		
Spouse's Occupation: Car Salesman		
Number of Children: 1- Tessa (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$2,177	
Spouse's Monthly Net	\$2,501	
Total	\$4,678	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



## BUDGET WORKSHEET

[illegible]

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Waste Treatment Operator			Part-time Job		Home Option:	
Spouse's Occupation: Phlebotomist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Harley (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$105		Electricity & Heat	
List table here			Credit Cards \$65		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,687			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,727			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$4,414			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



## BUDGET WORKSHEET

Name:		
Occupation:   Water Treatment Operator		
Spouse's Occupation:   Medical Records		
Number of Children:   2- Jordan (9 months old) & Jasmine (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$2,850	
Spouse's Monthly Net	\$4,115	
Total	\$6,965	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$120
Credit Cards	\$95
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Web Developer			Part-time Job		Home Option:	
Spouse's Occupation: Highway Maintenance			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Peter (2 months old) & Stacy (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$230		Electricity & Heat	
List table here			Credit Cards \$360		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net		\$4,291	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$1,840	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>		\$6,131	Charity (Optional)			
Notes:			<b>Total</b>		<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Welder			Part-time Job		Home Option:	
Spouse's Occupation: Deaf Interpreter			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Kimberly (4 months old) & Ben (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$2,833			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,065			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$4,898			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

## BUDGET WORKSHEET

Name:		
Occupation: Writer		
Spouse's Occupation:  Social Worker		
Number of Children: 2- Alejandro (6 months old) & Reyna (3 years old)		
Credit Score 700      + or -      New Score		
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$3,217	
Spouse’s Monthly Net	\$3,142	
Total	\$6,359	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$85
Credit Cards	\$145
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
<b>Home Option:</b>	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter’s Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVING	
(If child is under 1-year, do not include in family size.)	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	

## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	



# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Youth Pastor			Part-time Job		Home Option:	
Spouse's Occupation: Counselor			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Elizabeth (1 year old) & Amelia (1 month old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans \$350		Electricity & Heat	
List table here			Credit Cards \$50		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net \$1,971			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,979			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b> \$3,950			Charity (Optional)			
Notes:			<b>Total</b>		Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	

# BUDGET WORKSHEET

Name:			<b>ADDITIONAL CASH</b>		<b>HOME</b>	
Occupation: Zoo Keeper			Part-time Job		Home Option:	
Spouse's Occupation: Biologist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Michael (8 months old) & Lily (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	<b>Total</b>		Rent	
List table here			<b>DEBTS AND LOANS</b>		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			<b>Total</b>		<b>Total</b>	
<b>SAVINGS (OPTIONAL)</b>			<b>FAMILY LIFE</b>		<b>DAILY LIVING</b>	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
<b>Total</b>			2. Diapers			
			3. Baby Wipes			
<b>INCOME</b>			Childcare		Clothing (Select 1)	
Monthly Net			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
<b>Total</b>			Charity (Optional)			
			<b>Total</b>			
Notes:					Personal Care (1 or More)	
					<b>Total</b>	

# BUDGET WORKSHEET

## AUTOMOTIVE

<b>Vehicle(s):</b>	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
<b>Total</b>	

## HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
<b>Total</b>	

<b>Notes:</b>	

## COMMUNICATIONS

<b>Plan Option:</b>	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
<b>Total</b>	

## ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
<b>Total</b>	


## WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
<b>Total</b>		

## FINAL BALANCE

*List totals from each category below*

Income +	
Additional Cash +	
<b>Income Subtotal</b>	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
<b>Expenses Subtotal</b>	
Wheel of Reality + or -	
<b>Total</b>	
Under Budget +	
Over Budget -	