Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Accou	ıntant		Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Hairstyli	ist	Tota	al	Rent	
Number of Children	: 2-Mark (11 mg	onths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Sarah (3 yea		Student Loans	\$175	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$185	Water & Trash	
List table here			Personal Loan (Monthly Amount	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,842	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,756	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,598	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		ADDITION	AL CASH	HOME		
			Part-time Job		Home Option:	
Occupation: Actor	/Actress		Personal Loan (Full Amour	nt)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Artist		Te	otal	Rent	
Number of Children.	· None		DEBTS ANI	DLOANS	Renter's Insurance	
	None		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$600	Water & Trash	
List table here			Personal Loan (Monthly Ame	ount)	Furniture	,
List table here					Home Decor	
List table here			Т	otal		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,846	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$2,684	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,530	Charity (Optional)			
Notes:	Notes:		T	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Admi	inistrative <i>I</i>	Assistant	Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Plumber		Tota	તી	Rent	
Number of Children	. 1- Cooper (1 vear old)	DEBTS AND I	LOANS	Renter's Insurance	
	1- Cooper (1 year old)	Student Loans	\$85	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$210	Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	≥.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,200	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,480	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,680	Charity (Optional)			
Notes:		Tota	al			
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		ADDITION	ADDITIONAL CASH			
			Part-time Job		Home Option:	
Occupation: Air F	orce NCO		Personal Loan (Full Amou	int)	Payment (Principal/Interest)	
Spouse's Occupation		22]			Taxes & Insurance	
σροάσε σ σεεαράτιοι	Therapist	lai	Т	otal	Rent	
Number of Children	: 1- Brianna		DEBTS AN	D LOANS	Renter's Insurance	
	(2 years old	d)	Student Loans	\$250	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$95	Water & Trash	
List table here			Personal Loan (Monthly Ar	nount)	Furniture	
List table here					Home Decor	
List table here			7	Гotal	Housing Reimbursement	- \$1,000
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in fa	
Retirement/Investn	nents		1. Formula or Nursing	5	Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,417	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,601	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,018	Charity (Optional)			
Notes:			Total			
					Personal Care (1 or More)	
					Total	

Plan Option: Monthly Payment (Car 1) Monthly Payment (Car 2) Carl Insurance (Car 1 & for Car 2) Call Service Upgrades Land Line Upgrades Land Line Upgrades Cable TV Upgrades Cable TV Upgrades Additional Equipment Total				0330		
Monthly Payment (car 1) Monthly Payment (car 2) Car Insurance (car 1 &/or Car 2) Gas Other Transportation Repairs Total Total Total Total Total ENTERTAINMENT/HOBBIES 1. 2. 3. 3. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4.	AUTOMOTIVE		COMMUNICATIONS		WHEEL OF REA	ALITY
Monthly Payment (car 2) Car Insurance (Car 1 & for Car 2) Gas Other Transportation Repairs Total Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Vitamins Have No Insurance No Insurance Total Total Total Total Total Total ENTERTIAINMENT/HOBBIES 1. 2. 3. 1. 2. 3. 4. 4. 4. 4. 5. 5. 6. 6. 7. 7. 8. 8. 8. 8. 8. 8. 8. 8	Vehicle(s):		Plan Option:		Unexpected Expense -	
Car Insurance (Car 1 8/or Car 2) Gas Other Transportation Repairs Total Total HEALTH Premium (single or Family) Deductible (can be divided by 12) Co-Pay Prescriptions Vou Vitamins Have No Insurance 100% Medical Total Coverage Total Notes: Land Line Upgrades Internet Upgrades Cable TV Upgrades Additional Equipment Total ENTERTAINMENT/HOBBIES 1. 2. 3. 3. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4.	Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Gas Other Transportation Repairs Total Total HEALTH Premium (single or Family) Deductible (can be divided by 12) Prescriptions Vou Vitamins Have No Insurance Total Coverage Total Notes: Internet Upgrades Cable TV Upgrades Additional Equipment Total ENTERTAINMENT/HOBBIES 1. 2. 3. 4. 5. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	Monthly Payment (Car 2)		Cell Service Upgrades			
Cable TV Upgrades Repairs Additional Equipment Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Co-Pay Prescriptions Vitamins Have No Insurance 100% Medical Total Coverage Total Total Total Total Notes: Cable TV Upgrades Additional Equipment Income + Additional Cash + Income Subtotal Savings - Debts and Loans - Total Pamily Life - Daily Living - Transportation - Home - Daily Living - Transportation - Entertainment/Hobbies - Expenses Subtotal Wheel of Reality + or - Total Under Budget +	Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Additional Equipment Total Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Terescriptions Vou Vitamins Have No Insurance 100% Medical Total Additional Equipment Income + Additional Cash + Income Subtotal Savings - Debts and Loans - Terming Life - Total Transportation - Health - Communications - Entertainment/Hobbies - Expenses Subtotal Wheel of Reality + or - Total Under Budget +	Gas		Internet Upgrades			
Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions Vou Vitamins Have No Insurance 100% Medical Total Notes: Income + Additional Cash + Income Subtotal Savings - Debts and Loans - Pamily Life - Daily Living - Transportation - Medical Communications - Entertainment/Hobbies - Expenses Subtotal Wheel of Reality + or - Total Under Budget +	Other Transportation		Cable TV Upgrades		FINAL BALAN	NCE
Total HEALTH Premium (single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions You Vitamins Have No Insurance 100% Medical Total Coverage Total Notes: Total Total Total Additional Cash + Income Subtotal Savings - Debts and Loans - Family Life - Home - Daily Living - Transportation - Communications - Entertainment/Hobbies - Expenses Subtotal Wheel of Reality + or - Total Under Budget +	Repairs		Additional Equipment		List totals from each cate	gory below
HEALTH Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions You Vitamins Have No Insurance 100% Medical Total Coverage Total Notes: BITERTAINMENT/HOBBIES 1. 2. 3. 4. 4. 5. 6. 6. 7. 8. 8. 9. 9. 9. 1. 1. 1. 1. 1. 1. 1					Income +	
Premium (Single or Family) Deductible (can be divided by 12) Skip Coverage (can be divided by 12) Table Co-Pay - Prescriptions You Vitamins Have No Insurance 100% Medical Total Coverage Total Coverage Total Under Budget +	Total				Additional Cash +	
Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions You Vitamins Have No Insurance 100% Medical Total Coverage Total Notes: 2. Debts and Loans - Family Life - Home - Daily Living - Transportation - Communications - Entertainment/Hobbies - Expenses Subtotal Wheel of Reality + or - Total Under Budget +	HEALTH		ENTERTAINMENT/	HOBBIES	Income Subtotal	
Coverage (can be divided by 12) Co-Pay Prescriptions You Vitamins Have No Insurance 100% Medical Total Coverage Total Notes: Total Notes: Total	Premium (Single or Family)		1.		Savings -	
Coverage (can be divided by 12) Table Co-Pay Prescriptions You Vitamins Have No Insurance Medical Total Notes: Total Notes: Total Under Budget +	Deductible (can be divided by 12)	Skip	2.		Debts and Loans -	
Prescriptions Vitamins Have No Insurance Medical Coverage	Coverage (can be divided by 12)		3.		Family Life -	
Vitamins Have No Insurance 100% Medical Total Coverage Notes: Total Coverage Total Coverage Total Coverage Under Budget +	Co-Pay	-			Home -	
No Insurance 100% Health -	Prescriptions	You			Daily Living -	
Medical Total Coverage Notes: Notes: Total Wheel of Reality + or - Total Under Budget +	Vitamins	Have			Transportation -	
Total Coverage Notes: Total Wheel of Reality + or - Total Total Under Budget +	No Insurance	100%			Health -	
Notes: Total		Medical			Communications -	
Notes: Wheel of Reality + or - Total Under Budget +	Total	Coverage	Total		Entertainment/Hobbies -	
Wheel of Reality + or - Total Under Budget +					Expenses Subtotal	
Total Under Budget +	Notes:					
Under Budget +					Wheel of Reality + or -	
Under Budget +						
					Total	
Over Rudget -					Under Budget +	
over budget -					Over Budget -	

Name:			ADDITIONAL CASH		HOME	
Trainer			Part-time Job		Home Option:	
Occupation: Air l	Force Office	or	Personal Loan (Full Amount)	Payment (Principal/Interest)	
			Tersonar Boar (Tan Amount	,	Taxes & Insurance	
Spouse's Occupatio	on: Secretar	у	To	tal	Rent	
Number of Children	n. 2- Savanna	h (2 years	DEBTS AND		Renter's Insurance	
wantber of Cittarer		(1 year old)	Student Loans	\$275	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$100	Water & Trash	
List table here			Personal Loan (Monthly Amou		Furniture	
List table here					Home Decor	
List table here			То	tal	Housing Reimbursement	- \$1,000
List table here			FAMILY		Total	
SAVING	SS (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)		_	Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,898	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$2,145	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,043	Charity (Optional)			
Notes:	Notes:		То	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE		COMMUNICATIO	ONS WHEEL OF REALITY
Vehicle(s):		Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)		Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Gas		Internet Upgrades	
Other Transportation		Cable TV Upgrades	FINAL BALANCE
Repairs		Additional Equipment	List totals from each category below
			Income +
Total		Total	Additional Cash +
HEALTH		ENTERTAINMENT/H	Income Subtotal
Premium (Single or Family)		1.	Savings -
Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Coverage (can be divided by 12)	Table	3.	Family Life -
Co-Pay	-		Home -
Prescriptions	You		Daily Living -
Vitamins	Have		Transportation -
No Insurance	100%		Health -
	Medical		Communications -
Total	Coverage	Total	Entertainment/Hobbies -
			Expenses Subtotal
Notes:			
			Wheel of Reality + or -
			Total
			Under Budget +
			Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Aircr	aft Mecha	nic	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation	n•				Taxes & Insurance	
spouse's occupation	" Massage	Therapist	Tot	al	Rent	
Number of Children	· None		DEBTS AND	LOANS	Renter's Insurance	
	None		Student Loans	\$160	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$260	Water & Trash	
List table here			Personal Loan (Monthly Amour	it)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$4,569	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,520	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$7,089	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

ADDITIONAL CASH Part-time Job Personal Loan (Full Amount) Total Setirement/Investments Total Total Total INCOME Monthly Net Spouse's Monthly Net \$2,435 Part-time Job Personal Loan (Full Amount) Payment (Principal/Interest) Taxes & Insurance Rent Renter's Insurance Electricity & Heat Water & Trash Furniture Home Decor Total FAMILY LIFE (If child is under 1-year, must do 1-3) Groceries (Select 1) Incidentals (1 or More) Payment (Principal/Interest) Taxes & Insurance Rent Renter's Insurance Electricity & Heat Water & Trash Furniture Home Decor Total I. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Additional Accessories Payment (Principal/Interest) Taxes & Insurance Rent Renter's Insurance Rent Renter's Insurance Electricity & Heat Water & Trash Furniture Home Decor Incidentals (1 or More) Citching (Select 1) Incidentals (1 or More) Citching (Select 1) Outwear (Select 1) Outwear (Select 1) Church (optional)	
Personal Loan (Full Amount) Payment (Principal/Interest)	
Taxes & Insurance Rent	
Total Rent Renter's Insurance Electricity & Heat	
Number of Children: 1- Aubrey (1 year old) Credit Score 700	
Student Loans Student Loans Student Loans Student Loans Credit Score 700	
Credit Score 700 + or - New Score List table here List table	
List table here SAVINGS (OPTIONAL) Savings (Debit) Retirement/Investments Total INCOME Monthly Net Spouse's Monthly Net Spouse's Monthly Net Savings (Debit) Retirement/Investments INCOME Monthly Net Spouse's Monthly Net Spouse's Monthly Net Spouse's Monthly Net Spouse's Monthly Net Personal Loan (Monthly Amount) Furniture Home Decor Furniture Home Decor Furniture Home Decor Furniture Home Decor Incident Is under 1-year, do not include in family size of the standard in family si	
List table here List table here SAVINGS (OPTIONAL) Savings (Debit) Retirement/Investments Total INCOME Monthly Net \$1,842 Spouse's Monthly Net \$2,435 Church (Optional) Home Decor Total Home Decor Total (If child is under 1-year, must do 1-3) DAILY LIVING (If child is under 1-year, do not include in family six point in the second of t	
List table here List table here SAVINGS (OPTIONAL) Savings (Debit) Retirement/Investments Total 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Monthly Net \$1,842 Spouse's Monthly Net \$2,435 Church (Optional) Total Church (Optional) Total Cif child is under 1-year, must do 1-3) DAILY LIVING (If child is under 1-year, do not include in family six points of the family six	
FAMILY LIFE SAVINGS (OPTIONAL) Savings (Debit) Groceries (Select 1) DAILY LIVING (If child is under 1-year, must do 1-3) Daily LIVING (If child is under 1-year, do not include in family structure) Incidentals (1 or More) Incidentals	
SAVINGS (OPTIONAL) Savings (Debit) Retirement/Investments Total INCOME Monthly Net \$1,842 Spouse's Monthly Net \$2,435 (If child is under 1-year, must do 1-3) Coroceries (Select 1) 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Church (Optional) DAILY LIVING (If child is under 1-year, do not include in family size in family si	
Savings (Debit) Retirement/Investments 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Monthly Net \$1,842 Spouse's Monthly Net \$2,435 Church (Optional) Groceries (Select 1) 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Church (Optional) (If child is under 1-year, do not include in family size in fami	
Retirement/Investments 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Monthly Net \$1,842 Spouse's Monthly Net \$2,435 Pets (Optional) Church (Optional) 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Church (Optional) Accessories (1 or More)	
2. Diapers Total INCOME Monthly Net \$1,842 Spouse's Monthly Net \$2,435 Chirch (Optional) Church (Optional) C. Diapers Incidentals (1 or More) Clothing (Select 1) Outwear (Select 1) Accessories (1 or More)	e.)
Total INCOME Monthly Net \$1,842 Spouse's Monthly Net \$2,435 Chirch (Optional) 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Church (Optional) Church (Optional) Accessories (1 or More)	
INCOME Childcare Additional Accessories Spouse's Monthly Net \$2,435 Chirch (Optional) Church (Optional) Church (Optional) Church (Optional) Church (Optional) Church (Optional) Childcare Additional Accessories Clothing (Select 1) Outwear (Select 1) Accessories (1 or More)	
Monthly Net \$1,842 Spouse's Monthly Net \$2,435 Church (Optional) Additional Accessories Pets (Optional) Church (Optional) Church (Optional) Church (Optional) Clothing (Select 1) Outwear (Select 1) Accessories (1 or More)	
Spouse's Monthly Net \$2,435 Pets (Optional) Church (Optional) Outwear (Select 1) Accessories (1 or More)	
Church (Optional) Accessories (1 or More)	
Total \$4,277 Charity (Optional)	
Notes: Total	
Personal Care (1 or More)	
Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Animal Control Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Heavy E	quipment	Tot	al	Rent	
Number of Children	: 1- Jonathor	1	DEBTS AND	LOANS	Renter's Insurance	
	(5 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$540	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,735	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,715	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,450	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Arch	Occupation: Architect		Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	". Mechani	ic	Tot	al	Rent	
Number of Children	: 1- Hayden		DEBTS AND	LOANS	Renter's Insurance	
	(5 months	old)	Student Loans	\$400	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$460	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,781	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,891	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,672	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Army	Occupation: Army			t)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	Cosmeto	ologist	To	otal	Rent	
Number of Children	: 2- Hayden (5	months old)	DEBTS ANI	LOANS	Renter's Insurance	
	& Brooklyn (3	years old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$270	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal	Housing Reimbursement	- \$1,000
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,417	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,151	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,568	Charity (Optional)			
Notes:			T	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVI	<u>-C</u>	COMMUNICATIO	NS WHEEL OF REALITY
Vehicle(s):		Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)		Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Gas		Internet Upgrades	
Other Transportation		Cable TV Upgrades	FINAL BALANCE
Repairs		Additional Equipment	List totals from each category below
			Income +
Total		Total	Additional Cash +
HEALTH		ENTERTAINMENT/H	OBBIES Income Subtotal
Premium (Single or Family)		1.	Savings -
Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Coverage (can be divided by 12)	Table	3.	Family Life -
Co-Pay	-		Home -
Prescriptions	You		Daily Living -
Vitamins	Have		Transportation -
No Insurance	100%		Health -
	Medical		Communications -
Total	Coverage	Total	Entertainment/Hobbies -
			Expenses Subtotal
Notes:			
			Wheel of Reality + or -
			Total
			Under Budget +
			Over Budget -

Name:			ADDITION	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Artist	t		Personal Loan (Full Amou	nt)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
Spouse's Occupation	. Actor/Ac	ctress	Т	otal	Rent	
Number of Children.	· None		DEBTS AN	D LOANS	Renter's Insurance	
	None		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$600	Water & Trash	
List table here			Personal Loan (Monthly Am	ount)	Furniture	
List table here					Home Decor	
List table here			Т	'otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1	-3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,892	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$2,846	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,738	Charity (Optional)			
Notes:	Notes:		Т	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Audi	tor		Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Cashier		Tot	al	Rent	
Number of Children	. 3- Jenna (4 year Bryson (2 years	rs old)	DEBTS AND	LOANS	Renter's Insurance	
	& Jaxson (2 mor	nths old)	Student Loans	\$280	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$4,599	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,451	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,050	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CACH	HOME
wante.			Part-time Job	CASII	Home Option:
Occupation: Bakery Clerk			Personal Loan (Full Amount)		Payment (Principal/Interest)
			Personal Loan (Fun Amount)		
Spouse's Occupation	ı: Janitor		Tota	.1	Taxes & Insurance
					Rent
Number of Children	· None		DEBTS AND	LUAINS	Renter's Insurance
Credit Score 700	Lor	New Score	Student Loans	\$10 =	Electricity & Heat
	+ or -	New Score	Credit Cards	\$185	Water & Trash
List table here			Personal Loan (Monthly Amount)	Furniture
List table here					Home Decor
List table here			Tot		
List table here			FAMILY L	IFE	Total
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)
			2. Diapers		Incidentals (1 or More)
	Total		3. Baby Wipes		
IN	COME		Childcare		
Monthly Net		\$1,892	Additional Accessories		Clothing (Select 1)
Spouse's Monthly N	et	\$1,822	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$3,714	Charity (Optional)		
Notes:			Tota	al	
1.3000					
					Personal Care (1 or More)
					- 5150102 5015 (251 MANS)
					Total
					10(a)

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Barte	ender		Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Floral D	esigner	To	otal	Rent	
Number of Children	: 1- Elizabetl	h	DEBTS ANI	LOANS	Renter's Insurance	
	(1 year old		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$160	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,360	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,571	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,931	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Biolo	ogist		Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Zoo Keej	per	Tota	al	Rent	
Number of Children	2- Michael (8	months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Lily (2 year	s old)	Student Loans \$325		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$120	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	2.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,615	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$1,804	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,419	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

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

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CACH	HOME	
ivante.			Part-time Job	L CASII	Home Option:	
Occupation: Business Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			reisonal Loan (Fun Amount)		Taxes & Insurance	
Spouse's Occupation	ı: Morticia	n	Tot	2]	-	
					Rent	
Number of Children	2- Wednesda& Pugsley (9	y (3 years old) months old)	DEBTS AND Student Loans	\$475	Renter's Insurance	
Credit Score 700	+ or -	New Score	Credit Cards	\$300	Electricity & Heat	
List table here	+ 01 -	New Score			Water & Trash	
			Personal Loan (Monthly Amoun	it)	Furniture	
List table here					Home Decor	
List table here			Tot			
List table here	C (operation		FAMILY LIFE		Total	
	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$6,453	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,446	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$8,899	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Car Salesperson			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Vet Assis	stant	Tota	al	Rent	
Number of Children		vears old)	DEBTS AND	LOANS	Renter's Insurance	
	1- 10354 (3	years ord)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$360	Water & Trash	
List table here			Personal Loan (Monthly Amount	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	2.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,501	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,177	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,678	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:	Name:			L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Carpenter			Personal Loan (Full Amount)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	" N/A		То	tal	Rent	
Number of Children	· None		DEBTS AND	LOANS	Renter's Insurance	
	None		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$180	Water & Trash	
List table here			Personal Loan (Monthly Amou	int)	Furniture	
List table here					Home Decor	
List table here			To	tal		
List table here			FAMILY :	LIFE	Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,936	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$2,936	Charity (Optional)			
Notes:			То	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Cashier			Personal Loan (Full Amour	nt)	Payment (Principal/Interest)	
Spouse's Occupation	•				Taxes & Insurance	
spouse's occupation	Auditor		To	otal	Rent	
Number of Children:	. 3- Jenna (4 year Bryson (2 years	rs old)	DEBTS ANI	D LOANS	Renter's Insurance	
	& Jaxson (2 years	nths old)	Student Loans	\$280	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	ients		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,451	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$4,599	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,050	Charity (Optional)			
Notes:			T	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
ivante.			Part-time Job	CASII	Home Option:	
Occupation: Chef (Sous)			Personal Loan (Full Amount)		Payment (Principal/Interest)	$\overline{}$
			Toronar Boar (Tair Innounc)		Taxes & Insurance	
Spouse's Occupatio	n: Drilling	Engineer	Tota	al	Rent	
Number of Childrer	7° 2- Iosiah (E m	nonthe old)	DEBTS AND		Renter's Insurance	
Transper of Cittarer	& Jacob (3 year		Student Loans \$340		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$480	Water & Trash	
List table here			Personal Loan (Monthly Amoun		Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,486	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$4,742	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$7,228	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	



AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Comedian			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse 3 occupation	" N/A		Tota	al	Rent	
Number of Children	l: None		DEBTS AND	LOANS	Renter's Insurance	
·	None		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$180	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,675	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$1,675	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Commercial Fishing			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Dental A	ssistant	Total		Rent	
Number of Children	: 2- Kayden (4 1	months old)	DEBTS AND L	OANS	Renter's Insurance	
	& Mark (2 yea	rs old)	Student Loans	\$130	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	1		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,624	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$1,856	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,480	Charity (Optional)			
Notes:			Tota	l		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Computer Systems Analyst			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation	n·				Taxes & Insurance	
spouse's Occupation	". Nurse (F	RN)	Tota	તો	Rent	
Number of Children		onths old)	DEBTS AND	LOANS	Renter's Insurance	
	1 Saran (O m	onens old)	Student Loans	\$500	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$300	Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$5,146	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$3,897	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$9,043	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Construction			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Dental A	ssistant	Tot	al	Rent	
Number of Children	: 2- Shannon (4	1 months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Drew (3 year	ars old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$180	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,350	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$1,856	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,206	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		ADDITIONAL	CACH	HOME	
ivame.		Part-time Job	CASII	Home Option:	
Occupation: Correctional Offi	cor	Personal Loan (Full Amount)			
2 Correctional Offi	icei	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation: Police Patro	ol Officer	The base	,	Taxes & Insurance	
		Tota		Rent	
Number of Children: None		DEBTS AND I	LOAINS	Renter's Insurance	
Credit Score 700 + or -	New Score	Student Loans	#200	Electricity & Heat	
·	New Score	Credit Cards	\$390	Water & Trash	
List table here		Personal Loan (Monthly Amount)		Furniture	
List table here				Home Decor	
List table here		Tota			
List table here		FAMILY LI	FE	Total	
SAVINGS (OPTIONAL	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)		Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments		1. Formula or Nursing		Dining Out (Select 1)	
		2. Diapers		Incidentals (1 or More)	
Total		3. Baby Wipes			
INCOME		Childcare			
Monthly Net	\$2,381	Additional Accessories		Clothing (Select 1)	
	\$2,820	Pets (Optional)		Outwear (Select 1)	
		Church (Optional)		Accessories (1 or More)	
Total	\$5,201	Charity (Optional)			
Notes:		Tota	1		
				Personal Care (1 or More)	
				Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:	Name:			L CASH	HOME		
					Home Option:		
Occupation: Cosmetologist			Personal Loan (Full Amour	t)	Payment (Principal/Interest)		
Spouse's Occupation					Taxes & Insurance		
spouse's occupation	" Army		To	otal	Rent		
Number of Children	: 2- Hayden (5	months old)	DEBTS ANI	LOANS	Renter's Insurance		
	& Brooklyn (3	years old)	Student Loans	\$50	Electricity & Heat		
Credit Score 700	+ or -	New Score	Credit Cards	\$270	Water & Trash		
List table here			Personal Loan (Monthly Amo	ount)	Furniture		
List table here					Home Decor		
List table here			T	otal	Housing Reimbursement	- \$1,000	
List table here			FAMILY	LIFE	Total		
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING		
Savings (Debit)			Groceries (Select 1)			(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)		
			2. Diapers		Incidentals (1 or More)		
	Total		3. Baby Wipes				
INC	COME		Childcare				
Monthly Net		\$2,151	Additional Accessories		Clothing (Select 1)		
Spouse's Monthly No	et	\$1,417	Pets (Optional)		Outwear (Select 1)		
			Church (Optional)		Accessories (1 or More)		
	Total	\$3,568	Charity (Optional)				
Notes:			T	otal			
					Personal Care (1 or More)		
					Total		

AUTOMOTIVE		COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):		Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)		Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Gas		Internet Upgrades	
Other Transportation		Cable TV Upgrades	FINAL BALANCE
Repairs		Additional Equipment	List totals from each category below
			Income +
Total		Total	Additional Cash +
HEALTH		ENTERTAINMENT/HOB	BIES Income Subtotal
Premium (Single or Family)		1.	Savings -
Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Coverage (can be divided by 12)	Table	3.	Family Life -
Co-Pay	-		Home -
Prescriptions	You		Daily Living -
Vitamins	Have		Transportation -
No Insurance	100%		Health -
	Medical		Communications -
Total	Coverage	Total	Entertainment/Hobbies -
			Expenses Subtotal
Notes:			
			Wheel of Reality + or -
			Total
			Under Budget +
			Over Budget -

Name:			ADDITION	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Counselor			Personal Loan (Full Amour	nt)	Payment (Principal/Interest)	
Spouse's Occupatior	· ·				Taxes & Insurance	
spouse's Occupation	". Marketing	g Manager	To	otal	Rent	
Number of Children	: 2- Anthony (5	months old)	DEBTS ANI	DLOANS	Renter's Insurance	
	& Omar (3 yea	ars old)	Student Loans	\$600	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$270	Water & Trash	
List table here			Personal Loan (Monthly Ame	ount)	Furniture	
List table here					Home Decor	
List table here			Т	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			,
INC	COME		Childcare			
Monthly Net		\$1,979	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$4,821	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,800	Charity (Optional)			
Notes:			Т	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Court Clerk			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation	1.				Taxes & Insurance	
opouse's occupation	" Facilites		Total		Rent	
Number of Children			DEBTS AND L	OANS	Renter's Insurance	
	(11 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$480	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	1		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,120	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$3,825	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,945	Charity (Optional)			
Notes:			Tota	1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Crime Scene Investigator			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Truck D	river	Tota	al	Rent	
Number of Children	: 1- Melanie		DEBTS AND	LOANS	Renter's Insurance	
	(2 years ol	d)	Student Loans	\$180	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$480	Water & Trash	
List table here			Personal Loan (Monthly Amount	:)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	≥.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,467	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$3,091	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,558	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Day Care Worker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	Loan Off	ficer	Tota	al	Rent	
Number of Children	2- Stevie (8 m	nonths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Nikki (3 yea	ars old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here				İ	Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,371	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,203	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,574	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Deaf Interpreter			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Welder		Tot	al	Rent	
Number of Children	: 2- Kimberly ((4 months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Kelly (2 yea	ars old)	Student Loans	\$80	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here			Personal Loan (Monthly Amoun	nt)	Furniture	
List table here					Home Decor	
List table here			Tot	tal		
List table here			FAMILY I	IFE	Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,065	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,654	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,719	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Dental Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation	1.				Taxes & Insurance	
spouse's occupation	. Commerc	cial Fishing	Tot	al	Rent	
Number of Children	: 2- Kayden (4	months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Kevin (2 ye	ears old)	Student Loans \$130		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY I	IFE	Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,977	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,624	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,601	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Detective			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupatio	". Teacher		Tota	վ	Rent	
Number of Childrer	n: , Vancon (1 wash ald)	DEBTS AND I	LOANS	Renter's Insurance	
	1- Karson (1 year old)	Student Loans	\$80	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$250	Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	IFE	Total	
SAVING	GS (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.,)
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,709	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$3,062	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,771	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Diver			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	". Geologis	st	Tota	al	Rent	
Number of Children	3- Roger (10 r	nonths old)	DEBTS AND	LOANS	Renter's Insurance	
	Colton (2 year & James (3 ye		Student Loans	\$550	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$600	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,908	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$4,745	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$8,653	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Drafter			Personal Loan (Full Amour	it)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
opouse's occupation	Preschool	Teacher	To	otal	Rent	
Number of Children	: 2- Justin (2 ye	ears old)	DEBTS ANI	DLOANS	Renter's Insurance	
	& Tracy (3 ye	ars old)	Student Loans \$450		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			Т	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INO	COME		Childcare			
Monthly Net		\$2,627	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,571	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,198	Charity (Optional)			
Notes:	Notes:		T	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Drilling Engineer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Chef (So	ous)	Tot	al	Rent	
Number of Children	: 2- Josiah (5 m	nonths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Adelyn (3 y	ears old)	Student Loans	\$340	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$480	Water & Trash	
List table here			Personal Loan (Monthly Amoun	nt)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$5,046	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,391	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$7,437	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Editor			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Chef (So	ous)	Total	al	Rent	
Number of Children	: 2- Kylie (2 mo	onths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Aiden (3 ye	ars old)	Student Loans \$100		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$150	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,651	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,391	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,042	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Electrician			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Snouse's Occupation)·	_			Taxes & Insurance	
Spouse's Occupation	" Animal C	Caretaker	Tota	1	Rent	
Number of Children			DEBTS AND I	LOANS	Renter's Insurance	
	(1 year old))	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$270	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	ıl		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,574	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$1,842	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,416	Charity (Optional)			
Notes:			Tota	ւլ		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: EMT			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's Occupation	1: Physical T	herapist	To	otal	Rent	
Number of Children	: 2- Connor (3 y	years old)	DEBTS ANI	LOANS	Renter's Insurance	
j	& Robin (6 mo	onths old)	Student Loans	\$300	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$150	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			To	otal		,
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,862	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$4,450	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,312	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Equipment Mechanic			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	Pharmac	cy Tech	To	otal	Rent	
Number of Children	None		DEBTS ANI	LOANS	Renter's Insurance	
	IVOIIC		Student Loans	\$130	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,715	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,698	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,413	Charity (Optional)			
Notes:	Notes:		To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Facilities Maintenance			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Court Cl	erk	Tota	al	Rent	
Number of Children	: 1- Alayna		DEBTS AND	LOANS	Renter's Insurance	
	(11 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$480	Water & Trash	
List table here			Personal Loan (Monthly Amount	:)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	≥.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,825	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$1,950	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,775	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:	Name:			L CASH	HOME
			Part-time Job		Home Option:
Occupation: Farm Crew Leader			Personal Loan (Full Amount	:)	Payment (Principal/Interest)
Spouse's Occupation	۱۰ .				Taxes & Insurance
spouse's occupation	" Diver		To	tal	Rent
Number of Children	1- Jake (4 r	nonths old)	DEBTS AND	LOANS	Renter's Insurance
	1 June (4 1		Student Loans	\$75	Electricity & Heat
Credit Score 700	+ or -	New Score	Credit Cards	\$105	Water & Trash
List table here			Personal Loan (Monthly Amo	unt)	Furniture
List table here					Home Decor
List table here			To	otal	
List table here			FAMILY	LIFE	Total
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)
			2. Diapers		Incidentals (1 or More)
	Total		3. Baby Wipes		
INC	COME		Childcare		
Monthly Net		\$1,541	Additional Accessories		Clothing (Select 1)
Spouse's Monthly No	et	\$3,908	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$5,449	Charity (Optional)		
Notes:	Notes:		To	otal	
					Personal Care (1 or More)
					Total

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Farm	Occupation: Farm Equipment Operator			:)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
Spouse's Occupation	Hotel Ma	anager	То	tal	Rent	
Number of Children	: 2- Vicki (5 mc	onths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Stevie (2 ye	ars old)	Student Loans	\$50	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$120	Water & Trash	
List table here			Personal Loan (Monthly Amor	unt)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			,
INC	COME		Childcare			
Monthly Net		\$1,793	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,916	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,709	Charity (Optional)			
Notes:			To	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:	Name:			L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Farm Hand			Personal Loan (Full Amount))	Payment (Principal/Interest)	
Snouse's Occupation	ı·				Taxes & Insurance	
Spouse's Occupation	" Travel A	gent	Tot	tal	Rent	
Number of Children	: 1- Olivia (1	vear old)	DEBTS AND	LOANS	Renter's Insurance	
	1- Olivia (1	year old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$120	Water & Trash	
List table here			Personal Loan (Monthly Amou	nt)	Furniture	
List table here					Home Decor	
List table here			То	tal		
List table here			FAMILY I	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,046	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,530	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,576	Charity (Optional)			
Notes:			To	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Fashion Designer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's Occupation	": N/A		Tota	ı	Rent	
Number of Children	· None		DEBTS AND I	OANS	Renter's Insurance	
	none		Student Loans	\$175	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$75	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here				İ	Home Decor	
List table here			Tota	1		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,681	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$2,681	Charity (Optional)			
Notes:			Tota	1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		Т	ADDITIONAL	CASH	HOME
ivante.			Part-time Job	CASII	Home Option:
Occupation: Firefighter			Personal Loan (Full Amount)		Payment (Principal/Interest)
			Tersonar Boan (Fun Amount)		Taxes & Insurance
Spouse's Occupatio	<i>n:</i> N/A		Tota	1	Rent
Name have of Children	·				Renter's Insurance
Number of Children	". None		DEBTS AND LOANS Student Loans		Electricity & Heat
Credit Score 700	+ or -	New Score	Credit Cards	\$80	Water & Trash
List table here			Personal Loan (Monthly Amount	<u> </u>	Furniture
List table here				,	Home Decor
List table here			Tota	al	
List table here			FAMILY L		Total
SAVING	GS (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investi	ments		1. Formula or Nursing		Dining Out (Select 1)
,			2. Diapers		Incidentals (1 or More)
	Total		3. Baby Wipes		
IN	COME		Childcare		
Monthly Net		\$3,231	Additional Accessories		Clothing (Select 1)
Spouse's Monthly N	let	N/A	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$3,231	Charity (Optional)		
Notes:			Tota	al	
					Personal Care (1 or More)
					Total

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		ADDITIONAL	CACH	HOME		
ivante.			Part-time Job	LCASII	Home Option:	
Occupation: Flagger			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			reisonal Loan (Fun Amount)		Taxes & Insurance	
Spouse's Occupatio	n: Truck Di	river	Tot	val .	Rent	
			DEBTS AND		Renter's Insurance	
Number of Childrer	1: 1- Daniel (2	2 years old)	Student Loans	\$105	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$410	Water & Trash	
List table here	1 01	ivew beore	Personal Loan (Monthly Amoun		Furniture	
List table here			reisonal Loan (Monthly Amoun	11)	Home Decor	
List table here			Tot	tol l	Home Decor	
List table here						
	C (ODTION	TAT)	FAMILY I		Total	
	GS (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investi	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,420	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$3,091	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,511	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

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

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Flora	ıl Designei		Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
οροάσε σ σεεαράτιοι	" Land Su	ırveyor LS	Tot	al .	Rent	
Number of Children	: 2- Tricia (6 1	nonths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Jamie (4 y	ears old)	Student Loans	\$220	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amoun	nt)	Furniture	
List table here					Home Decor	
List table here			Tot	tal		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,737	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,405	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,142	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	CACH	HOME
ivanie.			Part-time Job	LCASH	Home Option:
Occupation: Freight Handler			Personal Loan (Full Amount)		
			Personal Loan (Full Amount))	Payment (Principal/Interest)
Spouse's Occupation	ı: Interior	Designer	The A	-1	Taxes & Insurance
			Total DEPTC AND		Rent
Number of Children	· None		DEBTS AND		Renter's Insurance
Credit Score 700		New Score	Student Loans	\$75	Electricity & Heat
	+ or -	New Score	Credit Cards	\$30	Water & Trash
List table here			Personal Loan (Monthly Amou	nt)	Furniture
List table here					Home Decor
List table here				tal	
List table here			FAMILY 1	LIFE	Total
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)
			2. Diapers		Incidentals (1 or More)
	Total		3. Baby Wipes		
INC	COME		Childcare		
Monthly Net		\$1,652	Additional Accessories		Clothing (Select 1)
Spouse's Monthly No	et	\$2,777	Pets (Optional)		Outwear (Select 1)
,			Church (Optional)		Accessories (1 or More)
	Total	\$4,429	Charity (Optional)		
Notes:			То	tal	
7,000					
					Personal Care (1 or More)
					Total
					IUlai

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Geologist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupatio	n. Diver		Tota	al	Rent	$\neg \neg$
Number of Childre	n: Roger (10 mo	nths old)	DEBTS AND	LOANS	Renter's Insurance	
,	Colton (2 year & James (3 ye		Student Loans	\$750	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$600	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.))
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$4,745	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$3,908	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$8,653	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Graphic Designer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
Spouse & Occupation	" Musiciai	n	Tota	al	Rent	
Number of Children.	1- Rose (2.)	vears old)	DEBTS AND	LOANS	Renter's Insurance	
	1 1000 (2)	years ora;	Student Loans	\$230	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,719	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$2,777	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,496	Charity (Optional)			
Notes:	Notes:		Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Hairs	stylist		Personal Loan (Full Amour	it)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Account	ant	To	otal	Rent	
Number of Children	: 2- Mark (11 m	onths old)	DEBTS ANI	D LOANS	Renter's Insurance	
	& Sarah (3 ye	ars old)	Student Loans	\$175	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$185	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,756	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,499	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,255	Charity (Optional)			
Notes:			T	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	I CACH	HOME
ivante.			Part-time Job	L CASII	Home Option:
Occupation: Hazmat Instructor			Personal Loan (Full Amount)	Payment (Principal/Interest)
			reisonal Loan (run Amount	.)	Taxes & Insurance
Spouse's Occupatio	^{n:} Loan Off	icer	То	tal	Rent
			DEBTS AND		Renter's Insurance
Number of Childrer	l: 1- Elise (2)	years old)	Student Loans	\$80	Electricity & Heat
Credit Score 700	+ or -	New Score	Credit Cards	\$210	Water & Trash
List table here	1 01	THEW SCOTE	Personal Loan (Monthly Amou		Furniture
List table here			Tersonal Loan (Monthly Alliot	int)	Home Decor
List table here			То	otal	Home Decor
List table here					mate)
	CC (ODTION	(AT)	FAMILY LIFE		Total
	SS (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investr	ments		1. Formula or Nursing		Dining Out (Select 1)
			2. Diapers		Incidentals (1 or More)
	Total		3. Baby Wipes		
IN	COME		Childcare		_
Monthly Net		\$2,493	Additional Accessories		Clothing (Select 1)
Spouse's Monthly N	et	\$2,203	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$4,696	Charity (Optional)		
Notes:			То	tal	
					Personal Care (1 or More)
					Total

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Heavy	Equipment (Operator	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Snouse's Occupation	1.				Taxes & Insurance	
Spouse's Occupation	" Animal Con	itrol Officer	Tota	1	Rent	
Number of Children	: 1- Jonathon	ı	DEBTS AND I	OANS	Renter's Insurance	
	(5 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$540	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	1		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$3,432	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,735	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,167	Charity (Optional)			
Notes:			Tota	1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Highway Maintenance			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Web Dev	eloper	To	tal	Rent	
Number of Children	: 2- Peter (2	months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Stacy (2	years old)	Student Loans	\$230	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$360	Water & Trash	
List table here			Personal Loan (Monthly Amo	unt)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,840	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$4,093	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,933	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
Trante.			Part-time Job	CASII	Home Option:	
Occupation: Homemaker			Personal Loan (Full Amount)	+	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupatio	on: Drilling	Engineer	Total		Rent	
Number of Childre	n: 2- Nick (10 m	onths old)	DEBTS AND L		Renter's Insurance	
Transper of Creeding	& Colton (2 ye	ears old)	Student Loans	\$250	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$160	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	ı		
List table here			FAMILY LI	FE	Total	
SAVINO	GS (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare	None required		
Monthly Net		\$O	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$4,742	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,742	Charity (Optional)			
Notes:			Tota	l		
					Personal Care (1 or More)	
					Total	



AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Hotel Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
opouse's occupation	· N/A		Tota	1	Rent	
Number of Children			DEBTS AND I	LOANS	Renter's Insurance	
	(9 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$210	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	น		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$5,752	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,752	Charity (Optional)			
Notes:			Tota	ւլ		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Housekeeper (Oilfield)			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Truck Di	river	To	otal	Rent	
Number of Children	· None		DEBTS ANI	LOANS	Renter's Insurance	
	None		Student Loans	\$110	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$330	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,968	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,091	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,059	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CACH	HOME	
ivante.			Part-time Job	Z CASII	Home Option:	
Occupation: Housekeeper			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			reisonal Loan (Fun Amount)		Taxes & Insurance	-
Spouse's Occupation	^{n:} Truck Di	river	Tot	-a1	-	
					Rent	
Number of Children	^{1:} None		DEBTS AND Student Loans		Renter's Insurance	
Credit Score 700	+ or -	New Score	Credit Cards	\$110	Electricity & Heat Water & Trash	
List table here	1 01 -	New Score		\$330	-	
			Personal Loan (Monthly Amoun	nt)	Furniture	
List table here					Home Decor	
List table here			Tot			
List table here	C (OPELO)		FAMILY I	JFE	Total	
	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,373	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$3,091	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,464	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CACH	HOME	
ivanie.			Part-time Job	L CASII	Home Option:	
Occupation: Human Resources			Personal Loan (Full Amount)		Payment (Principal/Interest)	
		1	reisonal Loan (Fun Amount)		Taxes & Insurance	
Spouse's Occupation	^{n:} Mechani	c	Tot	-a1		
					Rent	
Number of Children	1: 1- Sarah (3	months old)	DEBTS AND Student Loans	\$130	Renter's Insurance	
Credit Score 700	+ or -	New Score	Credit Cards	\$25	Water & Trash	
List table here	1 01 -	ivew score	Personal Loan (Monthly Amoun		Furniture	
			Personal Loan (Monthly Amoun	11)		
List table here				-1	Home Decor	
List table here			Tot			
List table here	C (OPTION	TAT)	FAMILY LIFE		Total	
	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,984	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,892	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,876	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Infor	mation Sec	curity	Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Homema	aker	Tota	l	Rent	
Number of Children	: 2- Chris (3	years old)	DEBTS AND L	OANS	Renter's Insurance	
	& Lacey (1		Student Loans	\$375	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$180	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	1		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family siz	re.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare	None required		
Monthly Net		\$6,368	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$O	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,368	Charity (Optional)			
Notes:			Tota	1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job	CASII	Home Option:	
Occupation: Instrument Operator			Personal Loan (Full Amount)	+	Payment (Principal/Interest)	
			Tersonar Boan (Fun Amount)		Taxes & Insurance	
Spouse's Occupatio	^{n:} Probatio	n Officer	Tota	1	Rent	
Number of Childrer					Renter's Insurance	
Number of Children	& Eva (3 year	rs old)	DEBTS AND LOANS Student Loans \$80		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$230	Water & Trash	
List table here			Personal Loan (Monthly Amount		Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L		Total	
SAVING	SS (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investr	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,512	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$2,671	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,183	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	



AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
ivanie.			Part-time Job	CASII	Home Option:	
Occupation: Interior Designer			Personal Loan (Full Amount)		Payment (Principal/Interest)	$\overline{}$
			refrence Boar (run innount)		Taxes & Insurance	\dashv
Spouse's Occupatio	n: Freight l	Handler	Tota	1	Rent	
Number of Children			DEBTS AND I		Renter's Insurance	
Transper of Cittarer	" None		Student Loans	\$75	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$30	Water & Trash	
List table here			Personal Loan (Monthly Amount		Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	[FE	Total	
SAVINO	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,777	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$1,284	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,061	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:	Name:			L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Janitor			Personal Loan (Full Amount)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Bakery	Clerk	To	tal	Rent	
Number of Children	: None		DEBTS AND	LOANS	Renter's Insurance	
	TVOILC		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$185	Water & Trash	
List table here			Personal Loan (Monthly Amou	nt)	Furniture	
List table here					Home Decor	
List table here			То	tal		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3,)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,822	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,892	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,714	Charity (Optional)			
Notes:			То	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Journeyman			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation	n·				Taxes & Insurance	
spouse 3 Occupation	" N/A		Tot	al	Rent	
Number of Children	: None		DEBTS AND	LOANS	Renter's Insurance	
	NOTIC		Student Loans	\$160	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$80	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY I	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,931	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$2,931	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Land Surveyor			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	i: Floral De	esigner	To	otal	Rent	
Number of Children	: 2- Tricia (6 m	onths old)	DEBTS ANI	LOANS	Renter's Insurance	
	& Jamie (4 ye	ars old)	Student Loans	\$220	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$3,405	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,571	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,976	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:	Name:			L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Lifeguard			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Massage T	Cherapist	To	tal	Rent	
Number of Children	. 1 Alama (2	woors old)	DEBTS ANI	LOANS	Renter's Insurance	
	1- Alalia (3	years old)	Student Loans	\$60	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$45	Water & Trash	
List table here			Personal Loan (Monthly Amo	unt)	Furniture	,
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,954	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,520	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,474	Charity (Optional)			
Notes:	Notes:		To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Lineman-Oil Field			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	" Teacher		Tota	al	Rent	
Number of Children	: 2- J.R. (10	months old)	DEBTS AND	LOANS	Renter's Insurance	
	& David (1	year old)	Student Loans	\$400	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here			Personal Loan (Monthly Amount	:)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,262	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,062	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,324	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Liner	man		Personal Loan (Full Amount)		Payment (Principal/Interest)	
Snouse's Occupation	· ·				Taxes & Insurance	
Spouse's Occupation	" Teacher		Total	al	Rent	
Number of Children	: 2- J.R. (10 mo	nths old)	DEBTS AND	LOANS	Renter's Insurance	
	& David (1 yea	ar old)	Student Loans	\$400	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$3,262	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$3,062	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,324	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Loan Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Day Car	re Worker	Tot	al .	Rent	
Number of Children	· None		DEBTS AND	LOANS	Renter's Insurance	
	None		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amoun	nt)	Furniture	,
List table here					Home Decor	
List table here			To	tal		
List table here			FAMILY I	LIFE	Total	
SAVING	S (OPTIO	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Tota	1	3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,355	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,371	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Tota	\$3,726	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITION	VI CASH	HOME		
ivanic.			Part-time Job	AL CASII	Home Option:		
Occupation: Marines			Personal Loan (Full Amoun	nt)	Payment (Principal/Interest)	1	
					Taxes & Insurance		
Spouse's Occupation	n: Restauran	it Manager	T	otal	Rent		
Number of Childre	n· 2- Brandon (5	months old)	DEBTS ANI		Renter's Insurance		
Trainiber of Cittarer	& Karen (3 ye	ars old)	Student Loans		Electricity & Heat		
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash		
List table here			Personal Loan (Monthly Am	ount)	Furniture		
List table here					Home Decor		
List table here			Т	otal	Housing Reimbursement	- \$1,000	
List table here			FAMILY	LIFE	Total		
SAVINO	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING		
Savings (Debit)	-		Groceries (Select 1)			(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)		
			2. Diapers		Incidentals (1 or More)		
	Total		3. Baby Wipes				
IN	COME		Childcare				
Monthly Net		\$1,417	Additional Accessories		Clothing (Select 1)		
Spouse's Monthly N	let	\$2,681	Pets (Optional)		Outwear (Select 1)		
			Church (Optional)		Accessories (1 or More)		
	Total	\$4,098	Charity (Optional)				
Notes:			Т	otal			
					Personal Care (1 or More)		
					Total		



AUTOMOTIVE		COMMUNICATIO	NS WHEEL OF REALITY
Vehicle(s):		Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)		Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Gas		Internet Upgrades	
Other Transportation		Cable TV Upgrades	FINAL BALANCE
Repairs		Additional Equipment	List totals from each category below
			Income +
Total		Total	Additional Cash +
HEALTH		ENTERTAINMENT/H	OBBIES Income Subtotal
Premium (Single or Family)		1.	Savings -
Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Coverage (can be divided by 12)	Table	3.	Family Life -
Co-Pay	-		Home -
Prescriptions	You		Daily Living -
Vitamins	Have		Transportation -
No Insurance	100%		Health -
	Medical		Communications -
Total	Coverage	Total	Entertainment/Hobbies -
			Expenses Subtotal
Notes:			
			Wheel of Reality + or -
			Total
			Under Budget +
			Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Mark	keting Man	nager	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
opouse's occupation	" Counsel	lor	Tot	al	Rent	
Number of Children	: 2- Luke (5	months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Chase (3	years old)	Student Loans \$600		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$270	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$5,321	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$1,979	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$7,300	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
ivante.			Part-time Job	CASII	Home Option:	
Occupation: Massage Therapist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			Tersonar Boan (Fan Amount)		Taxes & Insurance	
Spouse's Occupatio	<i>n:</i> Aircraft	Mechanic	Tota	al	Rent	
			DEBTS AND		Renter's Insurance	
Number of Children	". None		Student Loans	\$160	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$260	Water & Trash	
List table here			Personal Loan (Monthly Amoun	- 	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L		Total	
SAVINO	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,679	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$4,289	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,968	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Mechanic			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Snouse's Occupation	n•				Taxes & Insurance	
Spouse's Occupation	" Architec	:t	Tot	al	Rent	
Number of Children	: 1- Hayden		DEBTS AND	LOANS	Renter's Insurance	
	(5 months	old)	Student Loans	\$400	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$460	Water & Trash	
List table here			Personal Loan (Monthly Amour	nt)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY I	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,891	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,781	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,672	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Medi	cal Record	s	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	" Office M	anager	Tot	al	Rent	
Number of Children	. 3- Nathan (6 i Kristine (2 ye	months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Tommy (4 y		Student Loans	\$480	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$100	Water & Trash	
List table here			Personal Loan (Monthly Amoun	nt)	Furniture	
List table here					Home Decor	
List table here			Tot	tal		
List table here			FAMILY I	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$4,297	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,338	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$7,635	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL CASH	HOME	
			Part-time Job	Home Option:	
Occupation: Meter Reader			Personal Loan (Full Amount)	Payment (Principal/Interest)	
Spouse's Occupation				Taxes & Insurance	
opouse's occupation	" Navy		Total	Rent	
Number of Children	· None		DEBTS AND LOANS	Renter's Insurance	
	TTOTIC		Student Loans	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here				Home Decor	
List table here			Total	Housing Reimbursement - \$1,00	0
List table here			FAMILY LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)	(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing	Dining Out (Select 1)	
			2. Diapers	Incidentals (1 or More)	
	Total		3. Baby Wipes		
INC	COME		Childcare		
Monthly Net		\$2,539	Additional Accessories	Clothing (Select 1)	
Spouse's Monthly Ne	et	\$1,417	Pets (Optional)	Outwear (Select 1)	
			Church (Optional)	Accessories (1 or More)	
	Total	\$3,956	Charity (Optional)		
Notes:			Total		
				Personal Care (1 or More)	
				Total	

AUTOMOTIVE		COMMUNICATION	S WHEEL OF REALITY
Vehicle(s):		Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)		Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Gas		Internet Upgrades	
Other Transportation		Cable TV Upgrades	FINAL BALANCE
Repairs		Additional Equipment	List totals from each category below
			Income +
Total		Total	Additional Cash +
HEALTH		ENTERTAINMENT/HO	BBIES Income Subtotal
Premium (Single or Family)		1.	Savings -
Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Coverage (can be divided by 12)	Table	3.	Family Life -
Co-Pay	-		Home -
Prescriptions	You		Daily Living -
Vitamins	Have		Transportation -
No Insurance	100%		Health -
	Medical		Communications -
Total	Coverage	Total	Entertainment/Hobbies -
			Expenses Subtotal
Notes:			
			Wheel of Reality + or -
			Total
			Under Budget +
			Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Miner			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
Snouse's Occupation	1.				Taxes & Insurance	
Spouse's Occupation	" Secretar	У	To	tal	Rent	
Number of Children	: 2- Aaron (3 m	onths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Maxine (2 y	rears old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$230	Water & Trash	
List table here			Personal Loan (Monthly Amo	unt)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.))
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$3,496	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,145	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,641	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
Trainer.			Part-time Job	CASII	Home Option:	
Occupation: Mortician			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			rersonar Boart (Fun Amount)		Taxes & Insurance	
Spouse's Occupatio	n: Business	s Manager	Tot	al	Rent	
Number of Childrer	a. o Madagada	. (2	DEBTS AND LOANS		Renter's Insurance	
Number of Children	& Pugsley (9	months old)	Student Loans	\$475	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$300	Water & Trash	
List table here			Personal Loan (Monthly Amour		Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY I		Total	
SAVING	SS (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investr	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,792	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$6,453	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$9,245	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	



AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		ADDITIONAL (CACH	HOME	
Tvanic.		Part-time Job		Home Option:	
Occupation: Musician		Personal Loan (Full Amount)		Payment (Principal/Interest)	
		Toronar Boar (Fair innounc)		Taxes & Insurance	
Spouse's Occupation: Graphi	c Designer	Total		Rent	
		DEBTS AND LOANS		Renter's Insurance	
Number of Children: 1- Rose (2	years old)	Student Loans	\$230	Electricity & Heat	
Credit Score 700 + or -	New Score	Credit Cards	ψ <u>2</u> 30	Water & Trash	
List table here		Personal Loan (Monthly Amount)		Furniture	
List table here		2 0 2 0 2 1 dr (Home Decor	
List table here		Total			
List table here		FAMILY LI		Total	
SAVINGS (OPTIO	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)		Groceries (Select 1)	1	(If child is under 1-year, do not include in family size.)	
Retirement/Investments		1. Formula or Nursing	<u> </u>	Dining Out (Select 1)	
Retirement/investments		2. Diapers	<u> </u>	Incidentals (1 or More)	
Tota	1	3. Baby Wipes	<u> </u>	incidentals (1 of Mole)	
INCOME		Childcare	<u> </u>	-	
Monthly Net	\$2,777	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net	\$2,345	Pets (Optional)		Outwear (Select 1)	
spouse's Monthly Net	75 15	Church (Optional)		Accessories (1 or More)	
Tota	\$5,122	Charity (Optional)		Accessories (1 of wiole)	
Notes:	1 TU1	Total		1	
ivotes.		Total	· <u> </u>		
				Personal Care (1 or More)	
				reisonal care (1 of mole)	
				Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	I CASH	HOME	
Traine.			Part-time Job	L CASII	Home Option:	
Occupation: Navy			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
			Tersonar Boan (Fun Amoun		Taxes & Insurance	
Spouse's Occupatio	on: Office M	lanager	To	otal	Rent	
			DEBTS ANI		Renter's Insurance	
Number of Children	1- Avery (2	years old)	Student Loans	LOANS	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amo	unt)	Furniture	
List table here					Home Decor	
List table here			To	otal	Housing Reimbursement	- \$1,000
List table here			FAMILY		Total	
SAVING	SS (OPTION	IAL)	(If child is under 1-year, must do 1-		DAILY LIVI	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,417	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$3,338	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,755	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVI	3	COMMUNICATIO	NS WHEEL OF REALITY
Vehicle(s):		Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)		Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Gas		Internet Upgrades	
Other Transportation		Cable TV Upgrades	FINAL BALANCE
Repairs		Additional Equipment	List totals from each category below
			Income +
Total		Total	Additional Cash +
HEALTH		ENTERTAINMENT/H	OBBIES Income Subtotal
Premium (Single or Family)		1.	Savings -
Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Coverage (can be divided by 12)	Table	3.	Family Life -
Co-Pay	-		Home -
Prescriptions	You		Daily Living -
Vitamins	Have		Transportation -
No Insurance	100%		Health -
	Medical		Communications -
Total	Coverage	Total	Entertainment/Hobbies -
			Expenses Subtotal
Notes:			
			Wheel of Reality + or -
			Total
			Under Budget +
			Over Budget -

HOME Option: nt (Principal/Interest) & Insurance 's Insurance city & Heat
nt (Principal/Interest) & Insurance 's Insurance city & Heat
& Insurance 's Insurance city & Heat
's Insurance city & Heat
city & Heat
city & Heat
-
& Trash
ıre
Decor
Total
DAILY LIVING
s under 1-year, do not include in family size.)
Out (Select 1)
ntals (1 or More)
ng (Select 1)
ar (Select 1)
ories (1 or More)
al Care (1 or More)

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		T	ADDITIONAL	CACH	HOME
ivanie.			Part-time Job	CASII	Home Option:
Occupation: Certified Nurses Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)
			reisonal Loan (run Amount)	+	Taxes & Insurance
Spouse's Occupation	n: N/A		Tota	1	Rent
			DEBTS AND I		Renter's Insurance
Number of Children	:		Student Loans	\$70	Electricity & Heat
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash
List table here	. 01	11011 30010	Personal Loan (Monthly Amount		Furniture
List table here			Tersorial Boar (Monthly Amount	,	Home Decor
List table here			Tota	1	Home Beeof
List table here			FAMILY L		Total
	S (OPTION	(AT)	(If child is under 1-year, must do 1-3)	IrE	DAILY LIVING
	MOIT TO) Ca	AL)	Groceries (Select 1)		
Savings (Debit)			· · · · · · · · · · · · · · · · · · ·		(If child is under 1-year, do not include in family size.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)
	m-4-1		2. Diapers		Incidentals (1 or More)
TNI	Total		3. Baby Wipes		
	COME	÷1 =0=	Childcare		
Monthly Net		\$1,735	Additional Accessories		Clothing (Select 1)
Spouse's Monthly N	et	N/A	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$1,735	Charity (Optional)		
Notes:			Tota	al	
					Personal Care (1 or More)
					Total

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Licensed Practical Nurse			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation	ı·				Taxes & Insurance	
opouse's occupation	" Teller		Tota	ւլ	Rent	
Number of Children	· None		DEBTS AND I	LOANS	Renter's Insurance	
	None		Student Loans	\$250	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,570	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,590	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,160	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Registered Nurse			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Truck Di	river	Tota	ı	Rent	
Number of Children	: 1- Hadley (1 year old)	DEBTS AND I	OANS	Renter's Insurance	
	1- Hauley (1 year old)	Student Loans	\$315	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$160	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	1		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.))
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$4,574	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,091	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$7,665	Charity (Optional)			
Notes:			Tota	1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Office Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	". Medical	Records	Tota	al	Rent	
Number of Children	. 3- Nathan (6) Kristine (2 ye		DEBTS AND	LOANS	Renter's Insurance	
	& Tommy (4 y		Student Loans	\$480	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$100	Water & Trash	
List table here			Personal Loan (Monthly Amount	:)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$4,168	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$4,115	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$8,283	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Nama	Name:			I CACH	HOME
ivante.			ADDITIONA Part-time Job	L CASII	Home Option:
Occupation: Paralegal			Personal Loan (Full Amount	.)	Payment (Principal/Interest)
			Tersonar Loan (Fun Amount	.)	Taxes & Insurance
Spouse's Occupatio	on: News Re	porter	То	tal	Rent
			DEBTS AND		Renter's Insurance
Number of Children	n: 1- Micah (6	years old)	Student Loans	\$130	Electricity & Heat
Credit Score 700	+ or -	New Score	Credit Cards	\$75	Water & Trash
List table here	. 01	11011 30010	Personal Loan (Monthly Amor		Furniture
List table here			Tersonar Boar (Monthly Allio)		Home Decor
List table here			To	otal	Tionic Beeof
List table here					Total
	GS (OPTION	(AT)	FAMILY LIFE		Total
	35 (01 1101)	AL)	(If child is under 1-year, must do 1-3) Groceries (Select 1)		DAILY LIVING
Savings (Debit)					(If child is under 1-year, do not include in family size.)
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)
	m-1-1		2. Diapers		Incidentals (1 or More)
TNI	Total		3. Baby Wipes		
	COME	#0.004	Childcare		
Monthly Net		\$3,031	Additional Accessories		Clothing (Select 1)
Spouse's Monthly N	let	\$2,854	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$5,885	Charity (Optional)		
Notes:			To	tal	
					Personal Care (1 or More)
					Total

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Paramedic			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Snouse's Occupation	1.				Taxes & Insurance	
Spouse's Occupation	" Journeyr	nan	Tota	al	Rent	
Number of Children	: 2- Noah (2 yea	ars old)	DEBTS AND	LOANS	Renter's Insurance	
	& Meghan (8 i	months old)	Student Loans \$150		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$260	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,258	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$2,931	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,189	Charity (Optional)			
Notes:	Notes:		Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

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

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	CACH	HOME
Name.	Tvante.			LCASII	Home Option:
Occupation: Personal Trainer			Part-time Job Personal Loan (Full Amount)		
			Personal Loan (Full Amount)		Payment (Principal/Interest)
Spouse's Occupation	n: Police Of	fficer	TT - 4	1	Taxes & Insurance
			Tot		Rent
Number of Children	: 1- Sadie (4	years old)	DEBTS AND		Renter's Insurance
Credit Score 700		New Score	Student Loans	\$190	Electricity & Heat
· · · · · · · · · · · · · · · · · · ·	+ or -	New Score	Credit Cards	\$225	Water & Trash
List table here			Personal Loan (Monthly Amou	nt)	Furniture
List table here					Home Decor
List table here			To		
List table here			FAMILY I	LIFE	Total
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)
			2. Diapers		Incidentals (1 or More)
	Total		3. Baby Wipes		
IN	COME		Childcare		
Monthly Net		\$3,213	Additional Accessories		Clothing (Select 1)
Spouse's Monthly N	et	\$2,820	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$6,033	Charity (Optional)		
Notes:			To	tal	
					Personal Care (1 or More)
					Total
					Total

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Petroleum Engineer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" N/A		Tota	al	Rent	
Number of Children	: 1- Crystal		DEBTS AND	LOANS	Renter's Insurance	
	(5 years ol	d)	Student Loans	\$480	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	(AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$5,001	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,001	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Pharmacy Technician			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Equipmen	t Mechanic	Tota	તી 💮	Rent	
Number of Children	· Nono		DEBTS AND I	LOANS	Renter's Insurance	
	None		Student Loans	\$130	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	·.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,698	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$2,715	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,413	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Phlebotomist			Personal Loan (Full Amount)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" N/A		То	tal	Rent	
Number of Children	· 1 Azza (2	woors old)	DEBTS AND	LOANS	Renter's Insurance	
	1- Ava (3	years ord)	Student Loans	\$50	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$85	Water & Trash	
List table here			Personal Loan (Monthly Amou	int)	Furniture	
List table here					Home Decor	
List table here			To	tal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,806	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$1,806	Charity (Optional)			
Notes:			To	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Photographer			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Admin A	ssistant	To	otal	Rent	
Number of Children	: 1- Alexis		DEBTS ANI	LOANS	Renter's Insurance	
	(7 months	old)	Student Loans	\$75	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$160	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,410	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,091	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,501	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Physi	ical Therap	ist	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	" EMT		Tota	ıl	Rent	
Number of Children	: 2- Connor (3 y	years old)	DEBTS AND	LOANS	Renter's Insurance	
	& Robin (6 mo	onths old)	Student Loans	\$300	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$150	Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here					Home Decor	
List table here			Total	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$4,557	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,825	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,382	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

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

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Plumber			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Snouse's Occupation	ı.				Taxes & Insurance	
Spouse's Occupation	" Homema	aker	Total	I I	Rent	
Number of Children	. 3- Jenna (4 ye Bryson (2 yea	ears old)	DEBTS AND L	OANS	Renter's Insurance	
	& Jaxson (2 m	onths old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	1		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family s	size.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare	None required		
Monthly Net		\$3,480	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$0	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,480	Charity (Optional)			
Notes:			Tota	1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Police Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Correction	nal Officer	Tot	al	Rent	
Number of Children	· None		DEBTS AND	LOANS	Renter's Insurance	
	None		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$390	Water & Trash	
List table here			Personal Loan (Monthly Amoun	nt)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY I	<u>IFE</u>	Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.))
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,972	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,228	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,200	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Preschool Teacher			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
Snouse's Occupation	· ·				Taxes & Insurance	
Spouse's Occupation	" Drafter		To	otal	Rent	
Number of Children	: 2- Justin (2	years old)	DEBTS ANI	LOANS	Renter's Insurance	
	& Tracy (3	years old)	Student Loans	\$450	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,716	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,367	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,083	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	LCASH	HOME	
			Part-time Job		Home Option:	
Occupation: Probation Officer			Personal Loan (Full Amount))	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
οροάσε σ σεεαράτιοι	" Instrume	nt Operator	Tot	tal	Rent	
Number of Children	: 2- Bryson (5	months old)	DEBTS AND	LOANS	Renter's Insurance	
	& Eva (3 yea	rs old)	Student Loans	\$80	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$230	Water & Trash	
List table here			Personal Loan (Monthly Amou	nt)	Furniture	
List table here					Home Decor	
List table here			То	tal		
List table here			FAMILY LIFE		Total	
SAVING	S (OPTION	NAL)	(If child is under 1-year, must do 1-3)	,	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,078	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,512	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,590	Charity (Optional)			
Notes:			То	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

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

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Part-time Job Personal Loan (Full Amount) Payment (Principal/Interest) Taxes & Insurance Rent Renter's Insurance Renter's Insurance Electricity & Heat Credit Score 700 + or - New Score List table here List table here List table here SAVINGS (OPTIONAL) Part-time Job Personal Loan (Full Amount) Payment (Principal/Interest) Taxes & Insurance Rent Renter's Insurance Electricity & Heat Water & Trash Furniture Home Option: Payment (Principal/Interest) Taxes & Insurance Rent Renter's Insurance Electricity & Heat Water & Trash Furniture Home Decor Total FAMILY LIFE Total DAILY LIVING	•		ADDITIONAL C	ACH	HOME	
Personal Loan (Full Amount) Payment (Principal/Interest)	.			АЗП		
Taxes & Insurance Rent Renter's Insurance Renter's	pation: Padiolog	ology Technician			ł 	
Number of Children: 1- Bree (2 years old) Credit Score 700			Personal Loan (Full Amount)		1	
Number of Children: 1- Bree (2 years old) Credit Score 700	se's Occupation:	n: Carpenter	matal.		+	
Student Loans \$220 Credit Score 700 + or - New Score List table here Li				DANIC		
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 Say 3,208 Spouse's Monthly Net Total Say 3,208 Spouse's Monthly Net Total Total Say 3,208 Spouse's Monthly Net Total Total Say 3,208 Spouse's Monthly Net Total Credit Cards \$110 Personal Loan (Monthly Amount) FAMILY LIFE (If child is under 1-year, must do 1-3) Corceries (Select 1) I. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Church (Optional) Charity (Optional) Charity (Optional)	er of Children: ₁₋	1: 1- Bree (2 years old)				
List table here List table her	it Score Foo	Novy Coope				
List table here List table here SAVINGS (OPTIONAL) Savings (Debit) Retirement/Investments Total INCOME Monthly Net Spouse's Monthly Net Total \$5,912 Home Decor Home Decor Home Decor Home Decor Home Decor Home Decor FAMILY LIFE (If child is under 1-year, must do 1-3) 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) Outwear (Select 1) Accessories (1 or More) Charity (Optional)	· · · · · · · · · · · · · · · · · · ·	+ or - New Score		\$110	-	
List table here List table here SAVINGS (OPTIONAL) Savings (Debit) Retirement/Investments Total INCOME Monthly Net \$3,208 Spouse's Monthly Net Total \$5,912 Total Total Total FAMILY LIFE BAMILY LIFE (If child is under 1-year, must do 1-3) Cif 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) Outwear (Select 1) Charity (Optional) Charity (Optional)			Personal Loan (Monthly Amount)		 	
SAVINGS (OPTIONAL) Savings (Debit) Corocries (Select 1) Coro					Home Decor	
SAVINGS (OPTIONAL) Savings (Debit) Retirement/Investments Total INCOMIE Monthly Net \$3,208 Spouse's Monthly Net Total \$5,912 Savings (Debit) (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) CIf child is under 1-year, do not include in family size.) Incidentals (1 or More) Incidentals (1 or More) Clothing (Select 1) Outwear (Select 1) Accessories (1 or More)						
Savings (Debit) Retirement/Investments 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Monthly Net \$3,208 Spouse's Monthly Net \$2,704 Total \$5,912 Groceries (Select 1) 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Charity (Optional) (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)			FAMILY LIF	E		
Retirement/Investments 1. Formula or Nursing 2. Diapers 3. Baby Wipes Childcare Additional Accessories Spouse's Monthly Net Spouse's Monthly Net Total \$5,912 1. Formula or Nursing 2. Diapers Incidentals (1 or More) Childcare Additional Accessories Clothing (Select 1) Outwear (Select 1) Accessories (1 or More) Charity (Optional)	SAVINGS (OPTIONAL)		(If child is under 1-year, must do 1-3)		DAILY LIVING	
2. Diapers 3. Baby Wipes Childcare Monthly Net \$3,208 Spouse's Monthly Net \$2,704 Total \$5,912 2. Diapers 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional) Charity (Optional)	Savings (Debit)		Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Total INCOME Monthly Net \$3,208 Spouse's Monthly Net \$2,704 Total \$5,912 3. Baby Wipes Childcare Additional Accessories Pets (Optional) Church (Optional) Charity (Optional) Charity (Optional) 3. Baby Wipes Clothing (Select 1) Outwear (Select 1) Accessories (1 or More)	Retirement/Investments		1. Formula or Nursing		Dining Out (Select 1)	
INCOME Monthly Net \$3,208 Spouse's Monthly Net \$2,704 Total \$5,912 Childcare Additional Accessories Pets (Optional) Church (Optional) Charity (Optional) Charity (Optional) Childcare Additional Accessories Clothing (Select 1) Outwear (Select 1) Accessories (1 or More)			2. Diapers		Incidentals (1 or More)	
Monthly Net \$3,208 Spouse's Monthly Net \$2,704 Pets (Optional) Church (Optional) Charity (Optional) Charity (Optional) Clothing (Select 1) Outwear (Select 1) Accessories (1 or More)		Total	3. Baby Wipes			
Spouse's Monthly Net \$2,704 Pets (Optional) Church (Optional) Charity (Optional) Charity (Optional) Outwear (Select 1) Accessories (1 or More)	INCO	COME	Childcare			
Church (Optional) Total \$5,912 Charity (Optional) Accessories (1 or More)	nly Net	\$3,208	Additional Accessories		Clothing (Select 1)	
Total \$5,912 Charity (Optional)	e's Monthly Net	let \$2,704	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
		Total \$5,912	Charity (Optional)			
	:		Total			
					1	
Personal Care (1 or More)					Personal Care (1 or More)	
Total					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

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

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Recre	eational Th	erapist	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
opouse's occupation	" Air Force	e	Tota	al	Rent	
Number of Children	: 1- Brianna		DEBTS AND	LOANS	Renter's Insurance	
	(2 years old	d)	Student Loans	\$250	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$95	Water & Trash	
List table here			Personal Loan (Monthly Amount	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al	Housing Reimbursement	- \$1,000
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)		Groceries (Select 1)		(If child is under 1-year, do not include in family size.)		
Retirement/Investments			1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,945	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,417	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,362	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

Vehicle(s):Monthly Payment (Car 1)Monthly PaymentUnexpected Expense - Unexpected Income +Monthly Payment (Car 2)Cell Service UpgradesUnexpected Income +Car Insurance (Car 1 &/or Car 2)Land Line UpgradesTotalGasInternet UpgradesFINAL BALANCE				
Monthly Payment (Car 1) Monthly Payment (Car 2) Car Insurance (Car 1 &/or Car 2) Gas Other Transportation Repairs Total Total Premium (Single or Family) Deductible (can be divided by 12) Prescriptions Vitamins Have No Insurance Total Coverage Total Notes: Monthly Payment Cell Service Upgrades Land Line Upgrades Internet Upgrades Cable TV Upgrades Additional Equipment Total ENTERTAINMENT/HOBBIES 1. Savings - Debts and Loans - 3. Family Life - Communications - Entertainment/Hobbies - Entertainment/Hobbies - Expenses Subtotal Notes:	AUTOMOTIVE	<u>C</u>		ONS WHEEL OF REALITY
Monthly Payment (Car 2) Car Insurance (Car 1 &/or Car 2) Gas Other Transportation Repairs Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Co-Pay Prescriptions Vou Vitamins Have No Insurance Medical Notes: Cell Service Upgrades Land Line Upgrades Land Line Upgrades Cable TV Upgrades Additional Equipment Total Total Total ENTERTAINMENT/HOBBIES 1. Savings - Debts and Loans - Savings - Debts and Loans - Daily Living - Transportation - Medical Communications - Entertainment/Hobbies - Expenses Subtotal	Vehicle(s):			Unexpected Expense -
Land Line Upgrades Internet Upgrades Int	Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Gas Other Transportation Repairs Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Co-Pay Prescriptions Vou Vitamins Have No Insurance Total Coverage Total Notes: Internet Upgrades Cable TV Upgrades Additional Equipment Total Total BNTERTAINMENT/HOBBIES Income subtotal Income + Additional Cash + Income Subtotal Income subtotal	Monthly Payment (Car 2)		Cell Service Upgrades	
Cable TV Upgrades Additional Equipment Total Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Total Prescriptions You Vitamins Have No Insurance Total Coverage Total Notes: Cable TV Upgrades Additional Equipment FINAL BALANCE List totals from each category belo Income + Additional Cash + Income Subtotal Savings - Debts and Loans - Family Life - Home - Daily Living - Transportation - Health - Communications - Entertainment/Hobbies - Expenses Subtotal Notes:	Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Repairs Total Total HEALTH Premium (single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions Vou Vitamins Have No Insurance Total Additional Equipment Income + Additional Cash + Income Subtotal Savings - 2. Debts and Loans - 3. Family Life - Home - Daily Living - Transportation - Health - Communications - Entertainment/Hobbies - Expenses Subtotal Notes:	Gas		Internet Upgrades	
Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions Vitamins No Insurance Total Coverage Total Total Total ENTERTAINMENT/HOBBIES 1. Savings - Debts and Loans - Home - Daily Living - Home - Daily Living - Transportation - Health - Communications - Entertainment/Hobbies - Expenses Subtotal Notes:	Other Transportation		Cable TV Upgrades	FINAL BALANCE
Total HEALTH Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions Vitamins Have No Insurance Total Total ENTERTAINMENT/HOBBIES 1. Savings - Debts and Loans - Home - Daily Living - Transportation - Health - Communications - Entertainment/Hobbies - Expenses Subtotal Notes:	Repairs		Additional Equipment	List totals from each category below
Total Tota				Income +
Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Table Co-Pay Prescriptions Vitamins Have No Insurance Total Coverage Total Coverage Total Coverage Notes: 1. Savings - Debts and Loans - Home - Daily Living - Transportation - Transportation - Communications - Entertainment/Hobbies - Expenses Subtotal	Total			
Deductible (can be divided by 12) Coverage (can be divided by 12) Co-Pay Prescriptions Vitamins Have No Insurance Total Coverage Total Coverage Notes: Debts and Loans - Family Life - Daily Living - Transportation - Total Coverage Total Coverage Total Coverage Total Coverage	HEALTH		ENTERTAINMENT/H	Income Subtotal
Coverage (can be divided by 12) Table Co-Pay Prescriptions You Vitamins Have No Insurance 100% Medical Total Coverage Total Coverage Notes: 3. Family Life - Home - Transportation - Transportation - Communications - Entertainment/Hobbies - Expenses Subtotal	Premium (Single or Family)		1.	Savings -
Coverage (can be divided by 12) Table Co-Pay Prescriptions You Vitamins Have No Insurance 100% Medical Total Coverage Total Coverage Notes: 3. Family Life - Home - Transportation - Transportation - Communications - Entertainment/Hobbies - Expenses Subtotal	Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Prescriptions Vitamins Have No Insurance Medical Total Coverage Notes: Daily Living - Transportation - Health - Communications - Entertainment/Hobbies - Expenses Subtotal	Coverage (can be divided by 12)	_	3.	Family Life -
Vitamins No Insurance Medical Total Coverage Notes: Total Coverage Notes: Transportation - Health - Communications - Entertainment/Hobbies - Expenses Subtotal	Co-Pay	-		Home -
No Insurance 100% Medical Total Coverage Notes: Health - Communications - Entertainment/Hobbies - Expenses Subtotal	Prescriptions	You		Daily Living -
Medical Total Coverage Notes: Total Coverage Total Coverage Total Communications - Entertainment/Hobbies - Expenses Subtotal	Vitamins	Have		Transportation -
Total Coverage Notes: Total Coverage Total Entertainment/Hobbies - Expenses Subtotal	No Insurance	100%		Health -
Notes: Expenses Subtotal		Medical		Communications -
Notes:	Total	Coverage	Total	Entertainment/Hobbies -
				Expenses Subtotal
Wheel of Reality + or -	Notes:			
				Wheel of Reality + or -
Total				Total
Under Budget +				Under Budget +
Over Budget -				Over Budget -

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

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Resta	aurant Man	ager	Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Marine		To	otal	Rent	
Number of Children	: 2- Brandon (7	months old)	DEBTS ANI	LOANS	Renter's Insurance	
	& Karen (3 ye	ars old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal	Housing Reimbursement	- \$1,000
List table here			FAMILY	FAMILY LIFE		
SAVINGS (OPTIONAL)		(If child is under 1-year, must do 1-3)		DAILY LIVING		
Savings (Debit)		Groceries (Select 1)		(If child is under 1-year, do not include in fa		
Retirement/Investments			1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,864	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,417	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,281	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVI	£	COMMUNICATION	S WHEEL OF REALITY
Vehicle(s):		Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)		Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)		Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades	Total
Gas		Internet Upgrades	
Other Transportation		Cable TV Upgrades	FINAL BALANCE
Repairs		Additional Equipment	List totals from each category below
			Income +
Total		Total	Additional Cash +
HEALTH		ENTERTAINMENT/HO	BBIES Income Subtotal
Premium (Single or Family)		1.	Savings -
Deductible (can be divided by 12)	Skip	2.	Debts and Loans -
Coverage (can be divided by 12)	Table	3.	Family Life -
Co-Pay	-		Home -
Prescriptions	You		Daily Living -
Vitamins	Have		Transportation -
No Insurance	100%		Health -
	Medical		Communications -
Total	Coverage	Total	Entertainment/Hobbies -
			Expenses Subtotal
Notes:			
			Wheel of Reality + or -
			Total
			Under Budget +
			Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Retai	il Sales Ass	ociate	Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Web Dev	veloper	Tota	1	Rent	
Number of Children			DEBTS AND I	LOANS	Renter's Insurance	
	& Olina (3 mo	nths old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$50	Water & Trash	
List table here			Personal Loan (Monthly Amount))	Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	[FE	Total	
SAVINGS (OPTIONAL)		AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.	.)
Retirement/Investments			1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,262	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$4,094	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,356	Charity (Optional)			
Notes:			Tota	તી		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Secretary			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
bpouse's occupation	" Miner		Tota	l	Rent	
Number of Children	: 2- Aaron (3 m	onths old)	DEBTS AND I	OANS	Renter's Insurance	
	& Maxine (2 y	rears old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$230	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	1		
List table here			FAMILY LI	FE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,145	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,403	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,548	Charity (Optional)			
Notes:			Tota	1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	CACH	HOME	
ivante.			Part-time Job	L CASII	Home Option:	
Occupation: Social Worker			Personal Loan (Full Amount	<u> </u>	Payment (Principal/Interest)	
			Tersonar Boan (Pan Amount	,	Taxes & Insurance	
Spouse's Occupation	^{n:} Personal	Trainer	To	tal	Rent	
Number of Children			DEBTS AND		Renter's Insurance	
Number of Cittaren	& Kelsey (4 ye	ears old)	Student Loans	\$250	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$360	Water & Trash	
List table here			Personal Loan (Monthly Amou		Furniture	
List table here			Toronar Boar (Monthly Amoo		Home Decor	
List table here			To	tal		
List table here			FAMILY		Total	
	S (OPTION	(AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)	011101	,	Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investr	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare		-	
Monthly Net	COMI	\$3,395	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	et	\$2,721	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,116	Charity (Optional)			
Notes:			-	tal		
				1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL (CACH	HOME	
ivante.			Part-time Job	CASII	Home Option:	
Occupation: State Trooper			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			Tersonar Boan (Fun Amount)		Taxes & Insurance	
Spouse's Occupation	^{n:} Homema	aker	Total		Rent	
Number of Children	. o Mar-less (= -		DEBTS AND L		Renter's Insurance	
Number of Children	& Gabrielle (2	years old)	Student Loans	UANS	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$175	Water & Trash	
List table here			Personal Loan (Monthly Amount)	, , 5	Furniture	
List table here					Home Decor	
List table here			Total		1 2	
List table here			FAMILY LII		Total	
SAVING	S (OPTION	(AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes		, ,	
INC	COME		Childcare	Not required		
Monthly Net		\$4,535	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$O	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,535	Charity (Optional)			
Notes:			Total			
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:		ADDITIONAL	CASH	HOME		
			Part-time Job		Home Option:	
Occupation: Stock	k Broker		Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	" N/A		Tota	al	Rent	
Number of Children	· None		DEBTS AND	LOANS	Renter's Insurance	
	None		Student Loans	\$250	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	JAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$3,402	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	N/A	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,402	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Surf Instructor			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Houseke	eper	To	tal	Rent	
Number of Children	. 1 Vala (0 r	nonthe old)	DEBTS ANI	LOANS	Renter's Insurance	
	1- Kale (9 I	months old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$100	Water & Trash	
List table here			Personal Loan (Monthly Amo	unt)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INO	COME		Childcare			
Monthly Net		\$1,971	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,968	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,939	Charity (Optional)			
Notes:	Notes:		To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Taxi Driver			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
Snouse's Occupation	· ·				Taxes & Insurance	
Spouse's Occupation	" Teacher		To	otal	Rent	
Number of Children	· 1 Loilani (2 voana old)	DEBTS ANI) LOANS	Renter's Insurance	
	1- Lenain (2 years old)	Student Loans	\$50	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$100	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,904	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,062	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,966	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CACH	HOME	
ivanie.			Part-time Job	L CASII	Home Option:	
Occupation: Teacher			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			Tersonar Loan (Fun Amount)		Taxes & Insurance	
Spouse's Occupation	າ: Lineman	ı	Tot	-al	Rent	
Normal and a California		., ,,,	DEBTS AND		Renter's Insurance	
Number of Children	2- James (10 f & David (1 yea	ar old)	Student Loans	\$400	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here	. 01	1.011 00010	Personal Loan (Monthly Amou		Furniture	
List table here			Terboriar Boarr (Montiny Amou.		Home Decor	
List table here			To	Fal	Trome Beeof	
List table here			FAMILY I		Total	
	S (OPTION	ΔΙ)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)	(OI 1101)		Groceries (Select 1)			
Retirement/Investm	aanta		1. Formula or Nursing		(If child is under 1-year, do not include in family size.)	
Retifement/mvestii	lients		2. Diapers		Dining Out (Select 1)	
	Total		3. Baby Wipes		Incidentals (1 or More)	
INI	COME		Childcare		-	
	COME	\$3,124	Additional Accessories		Clothing (c. 1. 1. 1)	
Monthly Net		\$3,262	Pets (Optional)		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,202		_	Outwear (Select 1)	
	Total	\$6,386	Church (Optional) Charity (Optional)		Accessories (1 or More)	
	Total	\$0,300	-	L_1	-	
Notes:			To	tai	-	
					Paragraph Comp. (
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITION	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Teller			Personal Loan (Full Amoun	nt)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
Spouse's Occupation	ersonal (Care Aide	T	otal	Rent	
Number of Children	: 1- Lucas		DEBTS ANI	D LOANS	Renter's Insurance	
	(6 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$330	Water & Trash	
List table here			Personal Loan (Monthly Am	ount)	Furniture	
List table here					Home Decor	
List table here			Т	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			,
INC	COME		Childcare			
Monthly Net		\$1,590	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,554	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,144	Charity (Optional)			
Notes:	Notes:		Т	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
runte.			Part-time Job	CASII	Home Option:	
Occupation: Tour Guide			Personal Loan (Full Amount)		Payment (Principal/Interest)	
			Terbonar Boar (ran imioane)		Taxes & Insurance	
Spouse's Occupation	on: Dental A	ssistant	Tota	1	Rent	
Number of Childre	n• -		DEBTS AND I		Renter's Insurance	
Number of Children	1- Malaya	(2 yeard old)	Student Loans	\$50	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$70	Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			Tota	ıl		
List table here			FAMILY LI	FE	Total	
SAVINO	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Invest	ments		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$1,684	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly N	let	\$1,856	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$3,540	Charity (Optional)			
Notes:			Tota	ı 1		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Tractor/Trailer Driver			Personal Loan (Full Amount)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Cashier		To	tal	Rent	
Number of Children	: 1- Rosito		DEBTS AND	LOANS	Renter's Insurance	
	(6 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$170	Water & Trash	
List table here			Personal Loan (Monthly Amou	nt)	Furniture	
List table here					Home Decor	
List table here			То	tal		
List table here			FAMILY 1	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,858	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,452	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,310	Charity (Optional)			
Notes:			То	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	LCASH	HOME	
			Part-time Job		Home Option:	
Occupation: Travel Agent			Personal Loan (Full Amount))	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Journey	man	Tot	tal	Rent	
Number of Children	: 1- Carley		DEBTS AND	LOANS	Renter's Insurance	
	(11 months	old)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$180	Water & Trash	
List table here			Personal Loan (Monthly Amou	nt)	Furniture	
List table here					Home Decor	
List table here			То	tal		
List table here			FAMILY I	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)	,	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investn	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
IN	COME		Childcare			
Monthly Net		\$2,530	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,931	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,461	Charity (Optional)			
Notes:			То	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITION	AL CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Truck Driver			Personal Loan (Full Amour	nt)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	Crime Scene	Investigator	To	otal	Rent	
Number of Children	: 1- Melanie		DEBTS ANI	D LOANS	Renter's Insurance	
	(2 years old	d)	Student Loans	\$180	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$480	Water & Trash	
List table here			Personal Loan (Monthly Ame	ount)	Furniture	
List table here					Home Decor	
List table here			Т	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$3,091	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,467	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,558	Charity (Optional)			
Notes:			Т	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Valet Attendant			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
		1			Taxes & Insurance	
Spouse's Occupation	" Waiter/\	Waitress	To	otal	Rent	
Number of Children	None		DEBTS ANI	LOANS	Renter's Insurance	
	None		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$200	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			To	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,271	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Ne	et	\$1,545	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$2,816	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Vet Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Car Sale:	sman	Tota	al	Rent	
Number of Children	1- Tessa (2	vears old)	DEBTS AND	LOANS	Renter's Insurance	
	1 10334 (3	years ora)	Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$360	Water & Trash	
List table here			Personal Loan (Monthly Amoun	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,177	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,501	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,678	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Waiter/Waitress			Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Construc	ction	Tota	ıl	Rent	
Number of Children	. 1- Tala (4 n	nonths old)	DEBTS AND	LOANS	Renter's Insurance	
	1 1414 (4 11		Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$180	Water & Trash	
List table here			Personal Loan (Monthly Amount)	Furniture	
List table here					Home Decor	
List table here			Tota	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size	e.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,545	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,350	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,895	Charity (Optional)			
Notes:			Tota	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Waste	Treatment C	perator	Personal Loan (Full Amount)		Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Phleboto	omist	Tota	al	Rent	
Number of Children	. 1- Harley (*	2 vears old)	DEBTS AND	LOANS	Renter's Insurance	
	1 Harrey (2	z years ora)	Student Loans	\$105	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$65	Water & Trash	
List table here			Personal Loan (Monthly Amount	t)	Furniture	
List table here					Home Decor	
List table here			Tot	al		
List table here			FAMILY L	IFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,687	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,727	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,414	Charity (Optional)			
Notes:			Tot	al		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONAL	CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Water	Treatment (Operator	Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
spouse's occupation	" Medical	Records	Tot	al	Rent	
Number of Children	: 2- Jordan (9 1	nonths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Jasmine (3	years old)	Student Loans \$120		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$95	Water & Trash	
List table here			Personal Loan (Monthly Amoun	nt)	Furniture	
List table here					Home Decor	
List table here			To	tal		
List table here			FAMILY I	IFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-3)		DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,850	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$4,115	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,965	Charity (Optional)			
Notes:			Tot	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Web Developer			Personal Loan (Full Amount	:)	Payment (Principal/Interest)	
Spouse's Occupation					Taxes & Insurance	
opouse's occupation	Maintenar	ice	То	tal	Rent	
Number of Children	: 2- Peter (2 mc	onths old)	DEBTS AND	LOANS	Renter's Insurance	
	& Stacy (2 yea	rs old)	Student Loans	\$230	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$360	Water & Trash	
List table here			Personal Loan (Monthly Amou	ınt)	Furniture	
List table here					Home Decor	
List table here			To	tal		
List table here			FAMILY :	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$4,291	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$1,840	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$6,131	Charity (Optional)			
Notes:			То	tal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		Income +
Total	Total	Additional Cash +
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal
Premium (Single or Family)	1.	Savings -
Deductible (can be divided by 12)	2.	Debts and Loans -
Coverage (can be divided by 12)	3.	Family Life -
Co-Pay		Home -
Prescriptions		Daily Living -
Vitamins		Transportation -
No Insurance		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Welder			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Deaf Int	erpreter	To	otal	Rent	
Number of Children	: 2- Kimberly (4 months old)	DEBTS ANI	LOANS	Renter's Insurance	
	& Ben (2 year		Student Loans	\$80	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$130	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$2,833	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$2,065	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$4,898	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY	
Vehicle(s):	Plan Option:	Unexpected Expense -	
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +	
Monthly Payment (Car 2)	Cell Service Upgrades		
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total	
Gas	Internet Upgrades		
Other Transportation	Cable TV Upgrades	FINAL BALANCE	
Repairs	Additional Equipment	List totals from each category below	
		Income +	
Total	Total	Additional Cash +	
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal	
Premium (Single or Family)	1.	Savings -	
Deductible (can be divided by 12)	2.	Debts and Loans -	
Coverage (can be divided by 12)	3.	Family Life -	
Co-Pay		Home -	
Prescriptions		Daily Living -	
Vitamins		Transportation -	
No Insurance		Health -	
		Communications -	
Total	Total	Entertainment/Hobbies -	
		Expenses Subtotal	
Notes:			
		Wheel of Reality + or -	
		Total	
		Under Budget +	
		Over Budget -	

Name:			ADDITIONAL CASH		НОМЕ	HOME	
runte.			Part-time Job	IL CASII	Home Option:		
Occupation: Writer			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)		
			Tersonar Boan (Fun Amoun		Taxes & Insurance		
Spouse's Occupatio	n: Social W	orker	To	otal	Rent		
Number of Childrer			DEBTS AND LOANS		Renter's Insurance		
Number of Children	& Reyna (3 ye	ears old)	Student Loans	\$85	Electricity & Heat		
Credit Score 700	+ or -	New Score	Credit Cards	\$145	Water & Trash		
List table here			Personal Loan (Monthly Amo		Furniture		
List table here			Terboriar Zoarr (Monthly Time		Home Decor		
List table here			Tr	otal			
List table here			FAMILY		Total		
	GS (OPTION	IAL)	(If child is under 1-year, must do 1-;		DAILY LIVING		
Savings (Debit)	0 (01 1101)		Groceries (Select 1)		(If child is under 1-year, do not include in family size.)		
Retirement/Investi	ments		1. Formula or Nursing		Dining Out (Select 1)		
			2. Diapers		Incidentals (1 or More)		
	Total		3. Baby Wipes		moraditatio (1 of more)		
IN	COME		Childcare				
Monthly Net	COME	\$3,217	Additional Accessories		Clothing (Select 1)		
Spouse's Monthly N	Jet	\$3,142	Pets (Optional)		Outwear (Select 1)		
1			Church (Optional)		Accessories (1 or More)		
	Total	\$6,359	Charity (Optional)				
Notes:			To	otal			
				· I			
					Personal Care (1 or More)		
					Total		

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY	
Vehicle(s):	Plan Option:	Unexpected Expense -	
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +	
Monthly Payment (Car 2)	Cell Service Upgrades		
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total	
Gas	Internet Upgrades		
Other Transportation	Cable TV Upgrades	FINAL BALANCE	
Repairs	Additional Equipment	List totals from each category below	
		Income +	
Total	Total	Additional Cash +	
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal	
Premium (Single or Family)	1.	Savings -	
Deductible (can be divided by 12)	2.	Debts and Loans -	
Coverage (can be divided by 12)	3.	Family Life -	
Co-Pay		Home -	
Prescriptions		Daily Living -	
Vitamins		Transportation -	
No Insurance		Health -	
		Communications -	
Total	Total	Entertainment/Hobbies -	
		Expenses Subtotal	
Notes:			
		Wheel of Reality + or -	
		Total	
		Under Budget +	
		Over Budget -	

Name:			ADDITIONAL CASH		HOME
ivame.			Part-time Job	LCASII	Home Option:
Occupation: Youth Pastor			Personal Loan (Full Amount)		Payment (Principal/Interest)
			Personal Loan (Fun Amount))	
Spouse's Occupation	ı: Counseld	or	Tot	hal.	Taxes & Insurance
					Rent
Number of Children	: 2- Elizabeth (& Amelia (1 m	1 year old) onth old)	DEBTS AND		Renter's Insurance
Credit Score 700		New Score	Student Loans	\$350	Electricity & Heat
· · · · · · · · · · · · · · · · · · ·	+ or -	New Score	Credit Cards	\$50	Water & Trash
List table here			Personal Loan (Monthly Amou	nt)	Furniture
List table here					Home Decor
List table here				tal	
List table here			FAMILY 1	LIFE	Total
SAVING	S (OPTION	AL)	(If child is under 1-year, must do 1-3)	1	DAILY LIVING
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)
			2. Diapers		Incidentals (1 or More)
	Total				
INCOME			Childcare		
Monthly Net		\$1,971	Additional Accessories		Clothing (Select 1)
Spouse's Monthly No	et	\$1,979	Pets (Optional)		Outwear (Select 1)
			Church (Optional)		Accessories (1 or More)
	Total	\$3,950	Charity (Optional)		
Notes:				tal	
Notes.					
					Personal Care (1 or More)
					Total
					10(a)

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY	
Vehicle(s):	Plan Option:	Unexpected Expense -	
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +	
Monthly Payment (Car 2)	Cell Service Upgrades		
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total	
Gas	Internet Upgrades		
Other Transportation	Cable TV Upgrades	FINAL BALANCE	
Repairs	Additional Equipment	List totals from each category below	
		Income +	
Total	Total	Additional Cash +	
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal	
Premium (Single or Family)	1.	Savings -	
Deductible (can be divided by 12)	2.	Debts and Loans -	
Coverage (can be divided by 12)	3.	Family Life -	
Co-Pay		Home -	
Prescriptions		Daily Living -	
Vitamins		Transportation -	
No Insurance		Health -	
		Communications -	
Total	Total	Entertainment/Hobbies -	
		Expenses Subtotal	
Notes:			
		Wheel of Reality + or -	
		Total	
		Under Budget +	
		Over Budget -	

Name:			ADDITIONA	L CASH	HOME	
			Part-time Job		Home Option:	
Occupation: Zoo Keeper			Personal Loan (Full Amoun	t)	Payment (Principal/Interest)	
					Taxes & Insurance	
Spouse's Occupation	" Biologis	t	To	otal	Rent	
Number of Children	: 2- Michael (8	months old)	DEBTS ANI	LOANS	Renter's Insurance	
	& Lily (2 year	s old)	Student Loans	\$325	Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards	\$120	Water & Trash	
List table here			Personal Loan (Monthly Amo	ount)	Furniture	
List table here					Home Decor	
List table here			T	otal		
List table here			FAMILY	LIFE	Total	
SAVING	S (OPTION	IAL)	(If child is under 1-year, must do 1-	3)	DAILY LIVING	
Savings (Debit)			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
Retirement/Investm	nents		1. Formula or Nursing		Dining Out (Select 1)	
					Incidentals (1 or More)	
	Total		3. Baby Wipes			
INC	COME		Childcare			
Monthly Net		\$1,804	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly No	et	\$3,615	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
	Total	\$5,419	Charity (Optional)			
Notes:			To	otal		
					Personal Care (1 or More)	
					Total	

AUTOMOTIVE	COMMUNICATIONS	WHEEL OF REALITY	
Vehicle(s):	Plan Option:	Unexpected Expense -	
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +	
Monthly Payment (Car 2)	Cell Service Upgrades		
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total	
Gas	Internet Upgrades		
Other Transportation	Cable TV Upgrades	FINAL BALANCE	
Repairs	Additional Equipment	List totals from each category below	
		Income +	
Total	Total	Additional Cash +	
HEALTH	ENTERTAINMENT/HOBBIES	Income Subtotal	
Premium (Single or Family)	1.	Savings -	
Deductible (can be divided by 12)	2.	Debts and Loans -	
Coverage (can be divided by 12)	3.	Family Life -	
Co-Pay		Home -	
Prescriptions		Daily Living -	
Vitamins		Transportation -	
No Insurance		Health -	
		Communications -	
Total	Total	Entertainment/Hobbies -	
		Expenses Subtotal	
Notes:			
		Wheel of Reality + or -	
		Total	
		Under Budget +	
		Over Budget -	