

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

Plan Option:

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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



BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Army			Part-time Job		Home Option:	
Spouse's Occupation: Cosmetologist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Hayden (5 months old) & Brooklyn (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$270		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Housing Reimbursement - \$1,000	
SAVINGS (OPTIONAL)			FAMILY LIFE		Total	
Savings (Debit)			(If child is under 1-year, must do 1-3)		DAILY LIVING	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
Total			2. Diapers		Incidentals (1 or More)	
INCOME			3. Baby Wipes			
Monthly Net	\$1,417		Childcare			
Spouse's Monthly Net	\$2,151		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
Total	\$3,568		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

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

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:
Occupation: Biologist
Spouse's Occupation: <div>Zoo Keeper</div>
Number of Children: 2- Michael (8 months old) & Lily (2 years old)
Credit Score 700 <div>+ or -</div> New Score
List table here
List table here
List table here
List table here
Savings (Optional)
Savings (Debit)
Retirement/Investments
Total
Income
Monthly Net\$3,615
Spouse's Monthly Net\$1,804
Total\$5,419
Notes:

Additional Cash
Part-time Job
Personal Loan (Full Amount)
Total
Debts And Loans
Student Loans\$325
Credit Cards\$120
Personal Loan (Monthly Amount)
Total
FAMILY LIFE
(If child is under 1-year, must do 1-3)
Groceries (Select 1)
1. Formula or Nursing
2. Diapers
3. Baby Wipes
Childcare
Additional Accessories
Pets (Optional)
Church (Optional)
Charity (Optional)
Total

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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



BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

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

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Chef (Sous)			Part-time Job		Home Option:	
Spouse's Occupation: Drilling Engineer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Josiah (5 months old) & Jacob (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$340		Electricity & Heat	
List table here			Credit Cards \$480		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net \$2,486			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$4,742			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total \$7,228			Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

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

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Cosmetologist			Part-time Job		Home Option:	
Spouse's Occupation: Army			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Hayden (5 months old) & Brooklyn (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$50		Electricity & Heat	
List table here			Credit Cards \$270		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Housing Reimbursement - \$1,000	
SAVINGS (OPTIONAL)			FAMILY LIFE		Total	
Savings (Debit)			(If child is under 1-year, must do 1-3)		DAILY LIVING	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
Total			2. Diapers		Incidentals (1 or More)	
INCOME			3. Baby Wipes			
Monthly Net	\$2,151		Childcare			
Spouse's Monthly Net	\$1,417		Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
Total	\$3,568		Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Counselor			Part-time Job		Home Option:	
Spouse's Occupation: Marketing Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Anthony (5 months old) & Omar (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$600		Electricity & Heat	
List table here			Credit Cards \$270		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$1,979	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$4,821	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$6,800	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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



BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

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

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Hazmat Instructor			Part-time Job		Home Option:	
Spouse's Occupation: Loan Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Elise (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$210		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
			2. Diapers			
Total			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$2,493	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,203	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total		\$4,696	Charity (Optional)			
Notes:			Total		Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Homemaker			Part-time Job		Home Option:	
Spouse's Occupation: Drilling Engineer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Nick (10 months old) & Colton (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$250		Electricity & Heat	
List table here			Credit Cards \$160		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$0	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$4,742	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$4,742	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Information Security			Part-time Job		Home Option:	
Spouse's Occupation: Homemaker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Chris (3 years old) & Lacey (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$375		Electricity & Heat	
List table here			Credit Cards \$180		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net		\$6,368	Childcare		Clothing (Select 1)	
Spouse's Monthly Net		\$0	Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total		\$6,368	Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

Plan Option:

Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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



BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Marketing Manager			Part-time Job		Home Option:	
Spouse's Occupation: Counselor			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Luke (5 months old) & Chase (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$600		Electricity & Heat	
List table here			Credit Cards \$270		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$5,321	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$1,979	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total		\$7,300	Charity (Optional)			
Notes:			Total		Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Medical Records			Part-time Job		Home Option:	
Spouse's Occupation: Office Manager			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 3- Nathan (6 months old) Kristine (2 years old) & Tommy (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$480		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$4,297	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,338	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total		\$7,635	Charity (Optional)			
Notes:			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

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			
Gas		Internet Upgrades		Total	
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total			
HEALTH		ENTERTAINMENT/HOBBIES			
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)	Skip	2.		Additional Cash +	
Coverage (can be divided by 12)	Table	3.		Income Subtotal	
Co-Pay	-			Savings -	
Prescriptions	You			Debts and Loans -	
Vitamins	Have			Family Life -	
No Insurance	100%			Home -	
	Medical			Daily Living -	
Total	Coverage	Total		Transportation -	
				Health -	
Notes:				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Licensed Practical Nurse			Part-time Job		Home Option:	
Spouse's Occupation: Teller			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
SAVINGS (OPTIONAL)			Total		Total	
Savings (Debit)			FAMILY LIFE		DAILY LIVING	
Retirement/Investments			<i>(If child is under 1-year, must do 1-3)</i>		<i>(If child is under 1-year, do not include in family size.)</i>	
Total			Groceries (Select 1)		Dining Out (Select 1)	
INCOME			1. Formula or Nursing		Incidentals (1 or More)	
Monthly Net		\$2,570	2. Diapers			
Spouse's Monthly Net		\$1,590	3. Baby Wipes			
			Childcare			
Total		\$4,160	Additional Accessories		Clothing (Select 1)	
Notes:			Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

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

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Personal Trainer			Part-time Job		Home Option:	
Spouse's Occupation: Police Officer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Sadie (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$190		Electricity & Heat	
List table here			Credit Cards \$225		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net	\$3,213		Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net	\$2,820		Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total	\$6,033		Charity (Optional)			
Notes:			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:		
Occupation: Preschool Teacher		
Spouse's Occupation: Drafter		
Number of Children: 2- Justin (2 years old) & Tracy (3 years old)		
Credit Score 700 + or - New Score		
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$1,716	
Spouse's Monthly Net	\$2,367	
Total	\$4,083	
<div>Notes:</div>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$450
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Probation Officer			Part-time Job		Home Option:	
Spouse's Occupation: Instrument Operator			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Bryson (5 months old) & Eva (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$230		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$3,078	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,512	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total		\$5,590	Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:		
Occupation:	Publisher	
Spouse's Occupation:	Instrument Operator	
Number of Children:	1 - Eve (2 months old)	
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS (OPTIONAL)		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net	\$3,211	
Spouse's Monthly Net	\$2,512	
Total	\$5,723	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$150
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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



BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Secretary			Part-time Job		Home Option:	
Spouse's Occupation: Miner			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Aaron (3 months old) & Maxine (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$230		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net	\$2,145		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$3,403		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total	\$5,548		Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Social Worker			Part-time Job		Home Option:	
Spouse's Occupation: Personal Trainer			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Nicholas (2 years old) & Kelsey (4 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$250		Electricity & Heat	
List table here			Credit Cards \$360		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net \$3,395			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$2,721			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total \$6,116			Charity (Optional)			
Notes:			Total		Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: State Trooper			Part-time Job		Home Option:	
Spouse's Occupation: Homemaker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Wesley (5 months old) & Gabrielle (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$175		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net	\$3,636		Childcare Not required		Clothing (Select 1)	
Spouse's Monthly Net	\$0		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total	\$3,636		Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Stock Broker			Part-time Job		Home Option:	
Spouse's Occupation: N/A			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$250		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net \$3,402			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net N/A			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total \$3,402			Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Surf Instructor			Part-time Job		Home Option:	
Spouse's Occupation: Housekeeper			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Kale (9 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net	\$1,971		Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net	\$1,968		Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total	\$3,939		Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Taxi Driver			Part-time Job		Home Option:	
Spouse's Occupation: Teacher			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Leilani (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$50		Electricity & Heat	
List table here			Credit Cards \$100		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net	\$1,904		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$3,062		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total	\$4,966		Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Teacher			Part-time Job		Home Option:	
Spouse's Occupation: Lineman			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- James (10 months old) & David (1 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$400		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net \$3,124			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$3,262			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total \$6,386			Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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



BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Tour Guide			Part-time Job		Home Option:	
Spouse's Occupation: Dental Assistant			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Malaya (2 year old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$50		Electricity & Heat	
List table here			Credit Cards \$70		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net	\$1,684		Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net	\$1,856		Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total	\$3,540		Charity (Optional)			
Notes:			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Tractor/Trailer Driver			Part-time Job		Home Option:	
Spouse's Occupation: Cashier			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Rosito (6 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$170		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$2,858	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$1,452	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total		\$4,310	Charity (Optional)			
Notes:			Total		Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Travel Agent			Part-time Job		Home Option:	
Spouse's Occupation: Journeyman			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Carley (11 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$180		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$2,530	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,931	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
			Charity (Optional)			
			Total			
Notes:					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Valet Attendant			Part-time Job		Home Option:	
Spouse's Occupation: Waiter/Waitress			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: None					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$200		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net \$1,271			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,545			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total \$2,816			Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Waiter/Waitress			Part-time Job		Home Option:	
Spouse's Occupation: Construction			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 1- Tala (4 months old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards \$180		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
INCOME			3. Baby Wipes			
Monthly Net	\$1,545		Childcare		Clothing (Select 1)	
Spouse's Monthly Net	\$3,350		Additional Accessories		Outwear (Select 1)	
			Pets (Optional)		Accessories (1 or More)	
Total	\$4,895		Church (Optional)			
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Water Treatment Operator			Part-time Job		Home Option:	
Spouse's Occupation: Medical Records			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Jordan (9 months old) & Jasmine (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$120		Electricity & Heat	
List table here			Credit Cards \$95		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net \$2,850			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$4,115			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total \$6,965			Charity (Optional)			
Notes:			Total		Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Web Developer			Part-time Job		Home Option:	
Spouse's Occupation: Highway Maintenance			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Peter (2 months old) & Stacy (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$230		Electricity & Heat	
List table here			Credit Cards \$360		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total			
SAVINGS (OPTIONAL)			FAMILY LIFE		Total	
Savings (Debit)			(If child is under 1-year, must do 1-3)		DAILY LIVING	
Retirement/Investments			Groceries (Select 1)		(If child is under 1-year, do not include in family size.)	
			1. Formula or Nursing		Dining Out (Select 1)	
Total			2. Diapers		Incidentals (1 or More)	
INCOME			3. Baby Wipes			
Monthly Net \$4,291			Childcare			
Spouse's Monthly Net \$1,840			Additional Accessories		Clothing (Select 1)	
			Pets (Optional)		Outwear (Select 1)	
Total \$6,131			Church (Optional)		Accessories (1 or More)	
Notes:			Charity (Optional)			
			Total			
					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Welder			Part-time Job		Home Option:	
Spouse's Occupation: Deaf Interpreter			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Kimberly (4 months old) & Ben (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$80		Electricity & Heat	
List table here			Credit Cards \$130		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$2,833	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$2,065	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total		\$4,898	Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Writer			Part-time Job		Home Option:	
Spouse's Occupation: Social Worker			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Alejandro (6 months old) & Reyna (3 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$85		Electricity & Heat	
List table here			Credit Cards \$145		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net		\$3,217	Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net		\$3,142	Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total		\$6,359	Charity (Optional)			
Notes:			Total			
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Youth Pastor			Part-time Job		Home Option:	
Spouse's Occupation: Counselor			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Elizabeth (1 year old) & Amelia (1 month old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans \$350		Electricity & Heat	
List table here			Credit Cards \$50		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare		Clothing (Select 1)	
Monthly Net \$1,971			Additional Accessories		Outwear (Select 1)	
Spouse's Monthly Net \$1,979			Pets (Optional)		Accessories (1 or More)	
			Church (Optional)			
Total \$3,950			Charity (Optional)			
Notes:			Total		Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

Name:			ADDITIONAL CASH		HOME	
Occupation: Zoo Keeper			Part-time Job		Home Option:	
Spouse's Occupation: Biologist			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Number of Children: 2- Michael (8 months old) & Lily (2 years old)					Taxes & Insurance	
Credit Score 700	+ or -	New Score	Total		Rent	
List table here			DEBTS AND LOANS		Renter's Insurance	
List table here			Student Loans		Electricity & Heat	
List table here			Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
					Home Decor	
			Total		Total	
SAVINGS (OPTIONAL)			FAMILY LIFE		DAILY LIVING	
Savings (Debit)			(If child is under 1-year, must do 1-3)		(If child is under 1-year, do not include in family size.)	
Retirement/Investments			Groceries (Select 1)		Dining Out (Select 1)	
			1. Formula or Nursing		Incidentals (1 or More)	
Total			2. Diapers			
			3. Baby Wipes			
INCOME			Childcare			
Monthly Net		\$1,804	Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net		\$3,615	Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
			Charity (Optional)			
			Total			
Notes:					Personal Care (1 or More)	
					Total	

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):	
Monthly Payment (Car 1)	
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)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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