BUDGET WORKSHEET

Name:	
Occupation:	Construction
Spouse's Occupation:	Dental Assistant
Number of Children:	2- Shannon (4 months old) & Drew (3 years old)

Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		

SAVINGS (OPTIONAL)

Savings (Debit)	
Retirement/Investments	
Total	

INCOME

Monthly Net	$3,350
Spouse's Monthly Net	$1,856
Total	$5,206

Notes:

ADDITIONAL CASH

Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS

Student Loans	
Credit Cards	$180
Personal Loan (Monthly Amount)	
Total	

FAMILY LIFE

(If child is under 1-year, must do 1-3)

Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME

Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	

DAILY LIVING

(If child is under 1-year, do not include in family size.)

Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

AUTOMOTIVE

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 -	