BUDGET WORKSHEET

Name:		
Occupation:		
Spouse's Occupation	n:	
Number of Children	•	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		
Spouse's Monthly Net		
	Total	
Notes:		

ADDITIONAL C	'ACU
Part-time Job	АЗП
-	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(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 LIVIN	١G	
(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		

www.FinancialReality.org



BUDGET WORKSHEET

AUTOMOTIVE

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:	

COMMUNICAT	IONS
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 BALA	NCE	
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 -		

