

BUDGET WORKSHEET

Name:		
Occupation: Accountant		
Spouse's Occupation: Hairstylist		
Number of Children: 2-Mark (11 months old) & Sarah (3 years old)		
INCOME		
Monthly Net	\$3,611	
Spouse's Monthly Net	\$2,026	
Total		\$5,637
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$175
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Actor/Actress		
Spouse's Occupation: Artist		
Number of Children: None		
INCOME		
Monthly Net	\$3,787	
Spouse's Monthly Net	\$3,237	
Total		\$7,024
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Administrative Assistant		
Spouse's Occupation: Plumber		
Number of Children: 1- Cooper (1 year old)		
INCOME		
Monthly Net	\$2,874	
Spouse's Monthly Net	\$4,053	
Total		\$6,927
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
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ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$85
Credit Cards	\$210
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Air Force NCO		
Spouse's Occupation: Recreational Therapist		
Number of Children: 1- Brianna (2 years old)		
INCOME		
Monthly Net		\$2,874
Spouse's Monthly Net		\$3,612
Total		\$5,292
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
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ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$95
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Air Force Officer		
Spouse's Occupation: Secretary		
Number of Children: 2- Savannah (3 years old) & Alex (1 year old)		
INCOME		
Monthly Net	\$2,818	
Spouse's Monthly Net	\$2,638	
Total		\$5,457
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
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ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$275
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Aircraft Mechanic		
Spouse's Occupation: Massage Therapist		
Number of Children: None		
INCOME		
Monthly Net	\$5,115	
Spouse's Monthly Net	\$3,369	
Total	\$8,484	
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$160
Credit Cards	\$260
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>	
<i>Occupation:</i> Animal Caretaker	
<i>Spouse's Occupation:</i> Electrician	
<i>Number of Children:</i> 1- Aubrey (1 year old)	

INCOME		
Monthly Net		\$2,658
Spouse's Monthly Net		\$3,072
Total		\$5,730
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
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ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
<i>Home Option:</i>	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i> Total	

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Animal Control Officer		
Spouse's Occupation: Heavy Equipment		
Number of Children: 1- Jonathon (5 months old)		
INCOME		
Monthly Net		\$3,158
Spouse's Monthly Net		\$3,874
Total		\$7,032
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$540
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Architect		
Spouse's Occupation: Mechanic		
Number of Children: 1- Hayden (5 months old)		
INCOME		
Monthly Net	\$4,284	
Spouse's Monthly Net	\$3,777	
Total		\$8,061
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$460
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Army		
Spouse's Occupation: Cosmetologist		
Number of Children: 2- Hayden (5 months old) & Brooklyn (3 years old)		
INCOME		
Monthly Net		\$1,680
Spouse's Monthly Net		\$2,662
Total		\$4,342
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Artist		
Spouse's Occupation: Actor/Actress		
Number of Children: None		
INCOME		
Monthly Net		\$3,237
Spouse's Monthly Net		\$3,787
Total		\$7,024
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

AUTOMOTIVE		COMMUNICATIONS		FINAL BALANCE	
Vehicle(s):		Communications Option:		<i>List totals from each category below</i>	
Monthly Payment (Car 1)		Cell Service		Income +	
Monthly Payment (Car 2)		Internet		Additional Cash +	
Car Insurance (Car 1 &/or Car 2)		Cable TV		Income Subtotal	
Gas		Streaming Services		Savings -	
Other Transportation		Bundle Discount	-	Debts and Loans -	
Repairs				Family Life -	
Total				Home -	
HEALTH		ENTERTAINMENT/HOBBIES		Daily Living -	
Premium (Single or Family)		1.		Transportation -	
Deductible (can be divided by 12)		2.		Health -	
Coverage (can be divided by 12)		3.		Communications -	
Co-Pay				Entertainment/Hobbies -	
Prescriptions				Expenses Subtotal	
Vitamins				Wheel of Reality + or -	
No Insurance				Total	
Total				Under Budget +	
Notes:				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)		
INCOME		
Monthly Net	\$5,466	
Spouse's Monthly Net	\$1,969	
Total		\$7,435
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Bakery Clerk		
Spouse's Occupation: Janitor		
Number of Children: None		
INCOME		
Monthly Net		\$2,253
Spouse's Monthly Net		\$2,193
Total		\$4,446
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Bartender		
Spouse's Occupation: Floral Designer		
Number of Children: 1- Elizabeth (1 year old)		
INCOME		
Monthly Net		\$1,958
Spouse's Monthly Net		\$2,545
Total		\$4,503
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Biologist		
Spouse's Occupation: Zoo Keeper		
Number of Children: 2- Michael (8 months old) & Lily (2 years old)		
INCOME		
Monthly Net	\$4,940	
Spouse's Monthly Net	\$2,896	
Total		\$7,835
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$325
Credit Cards	\$120
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Biomedical Engineer		
Spouse's Occupation: N/A		
Number of Children: 1- Camille (2 years old)		
INCOME		
Monthly Net	\$3,885	
Spouse's Monthly Net	N/A	
Total		\$3,885
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$200
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Business Manager		
Spouse's Occupation: Mortician		
Number of Children: 2- Wednesday (3 years old) & Pugsley (9 months old)		
INCOME		
Monthly Net	\$6,742	
Spouse's Monthly Net	\$3,195	
Total		\$9,938
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$475
Credit Cards	\$300
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Car Salesperson	
Spouse's Occupation: Vet Assistant	
Number of Children: 1- Tessa (3 years old)	

INCOME		
Monthly Net		\$3,598
Spouse's Monthly Net		\$2,438
Total		\$6,035
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i> Total	

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Carpenter		
Spouse's Occupation: N/A		
Number of Children: None		
INCOME		
Monthly Net	\$3,797	
Spouse's Monthly Net	N/A	
Total		\$3,797
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

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)		
INCOME		
Monthly Net	\$1,969	
Spouse's Monthly Net	\$5,466	
Total		\$7,435
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Chef (Sous)		
Spouse's Occupation: Drilling Engineer		
Number of Children: 2- Josiah (5 months old) & Jacob (3 years old)		
INCOME		
Monthly Net	\$3,104	
Spouse's Monthly Net	\$5,721	
Total		\$8,825
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$340
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Comedian		
Spouse's Occupation: N/A		
Number of Children: None		
INCOME		
Monthly Net	\$2,643	
Spouse's Monthly Net	N/A	
Total		\$2,643
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Commercial Fishing		
Spouse's Occupation: Dental Assistant		
Number of Children: 2- Kayden (4 months old) & Mark (2 years old)		
INCOME		
Monthly Net	\$2,981	
Spouse's Monthly Net	\$2,494	
Total		\$5,475
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Computer Systems Analyst	
Spouse's Occupation: Nurse (RN)	
Number of Children: 1- Sarah (8 months old)	

INCOME		
Monthly Net		\$5,755
Spouse's Monthly Net		\$5,490
Total		\$11,245
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	\$500
Credit Cards	\$300
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i> Total	

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Construction		
<i>Spouse's Occupation:</i> Dental Assistant		
<i>Number of Children:</i> 2- Shannon (4 months old) & Drew (3 years old)		
INCOME		
Monthly Net	\$3,908	
Spouse's Monthly Net	\$2,494	
Total		\$6,402
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Correctional Officer		
Spouse's Occupation: Police Patrol Officer		
Number of Children: None		
INCOME		
Monthly Net	\$3,326	
Spouse's Monthly Net	\$4,040	
Total		\$7,366
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$390
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Cosmetologist		
Spouse's Occupation: Army		
Number of Children: 2- Hayden (5 months old) & Brooklyn (3 years old)		
INCOME		
Monthly Net		\$2,662
Spouse's Monthly Net		\$1,680
Total		\$4,342
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Counselor		
Spouse's Occupation: Marketing Manager		
Number of Children: 2- Anthony (5 months old) & Omar (3 years old)		
INCOME		
Monthly Net		\$2,629
Spouse's Monthly Net		\$5,566
Total		\$8,194
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$600
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Court Clerk		
Spouse's Occupation: Facilites		
Number of Children: 1- Samantha (11 months old)		
INCOME		
Monthly Net		\$2,730
Spouse's Monthly Net		\$4,482
Total		\$7,212
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Crime Scene Investigator		
Spouse's Occupation: Truck Driver		
Number of Children: 1- Melanie (2 years old)		
INCOME		
Monthly Net	\$4,097	
Spouse's Monthly Net	\$3,578	
Total		\$7,676
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$180
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Day Care Worker		
Spouse's Occupation: Loan Officer		
Number of Children: 2- Stevie (8 months old) & Nikki (3 years old)		
INCOME		
Monthly Net		\$1,804
Spouse's Monthly Net		\$3,102
Total		\$3,574
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Deaf Interpreter		
Spouse's Occupation: Welder		
Number of Children: 2- Kimberly (4 months old) & Kelly (2 years old)		
INCOME		
Monthly Net	\$2,461	
Spouse's Monthly Net	\$3,172	
Total		\$5,632
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Dental Assistant		
Spouse's Occupation: Commercial Fishing		
Number of Children: 2- Kayden (4 months old) & Kevin (2 years old)		
INCOME		
Monthly Net	\$2,494	
Spouse's Monthly Net	\$2,981	
Total		\$5,475
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Detective		
Spouse's Occupation: Teacher		
Number of Children: 1- Karson (1 year old)		
INCOME		
Monthly Net	\$3,883	
Spouse's Monthly Net	\$3,687	
Total		\$7,570
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$250
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Diver		
Spouse's Occupation: Geologist		
Number of Children: 3- Roger (10 months old) Colton (2 years old) & James (3 years old)		
INCOME		
Monthly Net	\$3,938	
Spouse's Monthly Net	\$5,533	
Total		\$9,470
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Drafter		
Spouse's Occupation: Preschool Teacher		
Number of Children: 2- Justin (2 years old) & Tracy (3 years old)		
INCOME		
Monthly Net		\$3,390
Spouse's Monthly Net		\$2,230
Total		\$5,620
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Drilling Engineer		
Spouse's Occupation: Chef (Sous)		
Number of Children: 2- Josiah (5 months old) & Adelyn (3 years old)		
INCOME		
Monthly Net	\$5,721	
Spouse's Monthly Net	\$3,104	
Total		\$8,825
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$340
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Editor		
Spouse's Occupation: Chef (Sous)		
Number of Children: 2- Opal (3 months old) & Mitchell (3 years old)		
INCOME		
Monthly Net	\$2,967	
Spouse's Monthly Net	\$3,104	
Total		\$6,072
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$100
Credit Cards	\$150
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Electrician		
Spouse's Occupation: Animal Caretaker		
Number of Children: 1- Audrey (1 year old)		
INCOME		
Monthly Net	\$3,072	
Spouse's Monthly Net	\$2,658	
Total		\$5,730
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: EMT		
Spouse's Occupation: Physical Therapist		
Number of Children: 2- Connor (3 years old) & Robin (6 months old)		
INCOME		
Monthly Net		\$2,595
Spouse's Monthly Net		\$5,252
Total		\$7,847
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$300
Credit Cards	\$150
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Equipment Mechanic		
Spouse's Occupation: Pharmacy Tech		
Number of Children: None		
INCOME		
Monthly Net	\$3,249	
Spouse's Monthly Net	\$3,021	
Total		\$6,270
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Facilities Maintenance		
Spouse's Occupation: Court Clerk		
Number of Children: 1- Alayna (11 months old)		
INCOME		
Monthly Net	\$4,482	
Spouse's Monthly Net	\$2,730	
Total		\$7,212
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Fashion Designer		
Spouse's Occupation: N/A		
Number of Children: None		
INCOME		
Monthly Net	\$3,458	
Spouse's Monthly Net	N/A	
Total		\$3,458
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$175
Credit Cards	\$75
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Firefighter		
Spouse's Occupation: N/A		
Number of Children: None		
INCOME		
Monthly Net	\$3,770	
Spouse's Monthly Net	N/A	
Total		\$3,770
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Flagger		
Spouse's Occupation: Truck Driver		
Number of Children: 1- Daniel (2 years old)		
INCOME		
Monthly Net	\$4,053	
Spouse's Monthly Net	\$3,578	
Total		\$7,631
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$105
Credit Cards	\$410
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Flight Attendant		
Spouse's Occupation: Chef		
Number of Children: Baitain (11 months old) & Luna (4 years old)		
INCOME		
Monthly Net		\$4,735
Spouse's Monthly Net		\$3,104
Total		\$7,839
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$100
Credit Cards	\$90
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Floral Designer		
Spouse's Occupation: Land Surveyor LS		
Number of Children: 2- Tricia (6 months old) & Jamie (4 years old)		
INCOME		
Monthly Net		\$2,545
Spouse's Monthly Net		\$3,934
Total		\$6,479
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$220
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Freight Handler		
Spouse's Occupation: Interior Designer		
Number of Children: None		
INCOME		
Monthly Net	\$2,371	
Spouse's Monthly Net	\$3,423	
Total		\$5,794
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$75
Credit Cards	\$30
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Geologist		
Spouse's Occupation: Diver		
Number of Children: Roger (10 months old) Colton (2 years old) & James (3 years old)		
INCOME		
Monthly Net	\$5,533	
Spouse's Monthly Net	\$2,938	
Total		\$9,470
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$750
Credit Cards	\$600
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Graphic Designer		
Spouse's Occupation: Musician		
Number of Children: 1- Rose (2 years old)		
INCOME		
Monthly Net		\$3,294
Spouse's Monthly Net		\$3,487
Total		\$6,781
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Hairstylist		
Spouse's Occupation: Accountant		
Number of Children: 2- Mark (11 months old) & Sarah (3 years old)		
INCOME		
Monthly Net	\$2,026	
Spouse's Monthly Net	\$3,611	
Total		\$5,637
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$175
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Hazmat Instructor	
Spouse's Occupation: Loan Officer	
Number of Children: 1- Elise (2 years old)	

INCOME		
Monthly Net		\$2,933
Spouse's Monthly Net		\$3,102
Total		\$6,035
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$210
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i> Total	

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Heavy Equipment Operator		
Spouse's Occupation: Animal Control Officer		
Number of Children: 1- Jonathon (5 months old)		
INCOME		
Monthly Net	\$3,874	
Spouse's Monthly Net	\$3,158	
Total		\$7,032
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$540
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Highway Maintenance		
Spouse's Occupation: Web Developer		
Number of Children: 2- Peter (2 months old) & Stacy (2 years old)		
INCOME		
Monthly Net	\$2,269	
Spouse's Monthly Net	\$4,804	
Total		\$7,072
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$230
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Homemaker		
Spouse's Occupation: Drilling Engineer		
Number of Children: 2- Nick (10 months old) & Colton (2 years old)		
INCOME		
Monthly Net	\$0	
Spouse's Monthly Net	\$5,721	
Total		\$5,721
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	None required
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 & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
(*private mortgage insurance) 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		COMMUNICATIONS		FINAL BALANCE	
Vehicle(s):		Communications Option:		<i>List totals from each category below</i>	
Monthly Payment (Car 1)		Cell Service		Income +	
Monthly Payment (Car 2)		Internet		Additional Cash +	
Car Insurance (Car 1 &/or Car 2)		Cable TV		Income Subtotal	
Gas		Streaming Services		Savings -	
Other Transportation		Bundle Discount	-	Debts and Loans -	
Repairs				Family Life -	
Total				Home -	
HEALTH		ENTERTAINMENT/HOBBIES		Daily Living -	
Premium (Single or Family)		1.		Transportation -	
Deductible (can be divided by 12)		2.		Health -	
Coverage (can be divided by 12)		3.		Communications -	
Co-Pay				Entertainment/Hobbies -	
Prescriptions				Expenses Subtotal	
Vitamins				Wheel of Reality + or -	
No Insurance				Total	
Total				Under Budget +	
Notes:				Over Budget -	

BUDGET WORKSHEET

Name:		
Occupation: Hotel Manager		
Spouse's Occupation: N/A		
Number of Children: 2- Brittany & Stacey (9 months old)		
INCOME		
Monthly Net	\$6,009	
Spouse's Monthly Net	N/A	
Total		\$6,009
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Housekeeper (Oilfield)		
<i>Spouse's Occupation:</i> Truck Driver		
<i>Number of Children:</i> None		
INCOME		
Monthly Net	\$2,519	
Spouse's Monthly Net	\$3,578	
Total		\$6,097
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$110
Credit Cards	\$330
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Housekeeper		
<i>Spouse's Occupation:</i> Truck Driver		
<i>Number of Children:</i> None		
INCOME		
Monthly Net		\$1,887
Spouse's Monthly Net		\$3,578
Total		\$5,465
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$110
Credit Cards	\$330
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Human Resources		
Spouse's Occupation: Mechanic		
Number of Children: 1- Sarah (3 months old)		
INCOME		
Monthly Net	\$3,587	
Spouse's Monthly Net	\$3,777	
Total	\$7,364	
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$25
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Information Security		
Spouse's Occupation: Homemaker		
Number of Children: 2- Chris (3 years old) & Lacey (1 year old)		
INCOME		
Monthly Net	\$5,896	
Spouse's Monthly Net	\$0	
Total		\$5,896
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$375
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	None required
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 & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i> Total	
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Instrument Operator		
Spouse's Occupation: Probation Officer		
Number of Children: 2- Bryson (5 months old) & Eva (3 years old)		
INCOME		
Monthly Net		\$3,051
Spouse's Monthly Net		\$3,674
Total		\$6,725
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$230
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Interior Designer		
<i>Spouse's Occupation:</i> Freight Handler		
<i>Number of Children:</i> None		
INCOME		
Monthly Net	\$3,423	
Spouse's Monthly Net	\$2,371	
Total		\$5,794
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$75
Credit Cards	\$30
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Janitor		
Spouse's Occupation: Bakery Clerk		
Number of Children: None		
INCOME		
Monthly Net		\$2,193
Spouse's Monthly Net		\$2,253
Total		\$4,446
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Journeyman		
Spouse's Occupation: N/A		
Number of Children: None		
INCOME		
Monthly Net	\$3,613	
Spouse's Monthly Net	N/A	
Total		\$3,613
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$160
Credit Cards	\$80
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Land Surveyor		
Spouse's Occupation: Floral Designer		
Number of Children: 2- Tricia (6 months old) & Jamie (4 years old)		
INCOME		
Monthly Net	\$3,934	
Spouse's Monthly Net	\$2,545	
Total		\$6,479
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$220
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Lifeguard	
Spouse's Occupation: Massage Therapist	
Number of Children: 1- Alana (3 years old)	

INCOME		
Monthly Net		\$2,476
Spouse's Monthly Net		\$3,369
Total		\$4,474
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	\$60
Credit Cards	\$45
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i>	Total

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Lineman-Oil Field		
Spouse's Occupation: Teacher		
Number of Children: 2- J.R. (10 months old) & David (1 year old)		
INCOME		
Monthly Net		\$3,968
Spouse's Monthly Net		\$3,687
Total		\$7,655
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Loan Officer		
Spouse's Occupation: Day Care Worker		
Number of Children: None		
INCOME		
Monthly Net	\$3,102	
Spouse's Monthly Net	\$1,804	
Total		\$4,906
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Marines	
Spouse's Occupation: Restaurant Manager	
Number of Children: 2- Brandon (7 months old) & Karen (3 years old)	

INCOME		
Monthly Net		\$1,680
Spouse's Monthly Net		\$3,795
Total		\$5,475
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
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 & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
(*private mortgage insurance)	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		COMMUNICATIONS		FINAL BALANCE	
Vehicle(s):		Communications Option:		<i>List totals from each category below</i>	
Monthly Payment (Car 1)		Cell Service		Income +	
Monthly Payment (Car 2)		Internet		Additional Cash +	
Car Insurance (Car 1 &/or Car 2)		Cable TV		Income Subtotal	
Gas		Streaming Services		Savings -	
Other Transportation		Bundle Discount	-	Debts and Loans -	
Repairs				Family Life -	
Total				Home -	
HEALTH		ENTERTAINMENT/HOBBIES		Daily Living -	
Premium (Single or Family)		1.		Transportation -	
Deductible (can be divided by 12)	Skip	2.		Health -	
Coverage (can be divided by 12)	Table	3.		Communications -	
Co-Pay	-			Entertainment/Hobbies -	
Prescriptions	You			Expenses Subtotal	
Vitamins	Have			Wheel of Reality + or -	
No Insurance	100%				
	Medical			Total	
Total	Coverage		Total		
Notes:				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

Name:		
Occupation: Marketing Manager		
Spouse's Occupation: Counselor		
Number of Children: 2- Luke (5 months old) & Chase (3 years old)		
INCOME		
Monthly Net	\$5,566	
Spouse's Monthly Net	\$2,629	
Total		\$8,194
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$600
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Massage Therapist		
<i>Spouse's Occupation:</i> Aircraft Mechanic		
<i>Number of Children:</i> None		
INCOME		
Monthly Net	\$3,369	
Spouse's Monthly Net	\$5,115	
Total		\$8,484
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$160
Credit Cards	\$260
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Mechanic		
Spouse's Occupation: Architect		
Number of Children: 1- Hayden (5 months old)		
INCOME		
Monthly Net	\$3,777	
Spouse's Monthly Net	\$4,284	
Total		\$8,061
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$460
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Medical Records		
Spouse's Occupation: Office Manager		
Number of Children: 3- Nathan (6 months old) Kristine (2 years old) & Tommy (4 years old)		
INCOME		
Monthly Net	\$4,344	
Spouse's Monthly Net	\$5,095	
Total		\$9,439
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$480
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Meter Reader		
<i>Spouse's Occupation:</i> Navy		
<i>Number of Children:</i> None		
INCOME		
Monthly Net	\$3,050	
Spouse's Monthly Net	\$1,680	
Total		\$4,731
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Miner		
Spouse's Occupation: Secretary		
Number of Children: 2- Aaron (3 months old) & Maxine (2 years old)		
INCOME		
Monthly Net		\$4,036
Spouse's Monthly Net		\$2,638
Total		\$6,674
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Mortician		
Spouse's Occupation: Business Manager		
Number of Children: 2- Wednesday (3 years old) & Pugsley (9 months old)		
INCOME		
Monthly Net	\$3,195	
Spouse's Monthly Net	\$6,742	
Total		\$9,938
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$475
Credit Cards	\$300
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Musician		
Spouse's Occupation: Graphic Designer		
Number of Children: 1- Rose (2 years old)		
INCOME		
Monthly Net	\$3,487	
Spouse's Monthly Net	\$3,294	
Total		\$6,781
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$230
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
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 & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
(*private mortgage insurance) 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		COMMUNICATIONS		FINAL BALANCE	
Vehicle(s):		Communications Option:		<i>List totals from each category below</i>	
Monthly Payment (Car 1)		Cell Service		Income +	
Monthly Payment (Car 2)		Internet		Additional Cash +	
Car Insurance (Car 1 &/or Car 2)		Cable TV		Income Subtotal	
Gas		Streaming Services		Savings -	
Other Transportation		Bundle Discount	-	Debts and Loans -	
Repairs				Family Life -	
Total				Home -	
HEALTH		ENTERTAINMENT/HOBBIES		Daily Living -	
Premium (Single or Family)		1.		Transportation -	
Deductible (can be divided by 12)		2.		Health -	
Coverage (can be divided by 12)		3.		Communications -	
Co-Pay				Entertainment/Hobbies -	
Prescriptions				Expenses Subtotal	
Vitamins				Wheel of Reality + or -	
No Insurance				Total	
Total				Under Budget +	
Notes:				Over Budget -	

BUDGET WORKSHEET

Name:		
Occupation: Navy		
Spouse's Occupation: Office Manager		
Number of Children: 1- Avery (2 years old)		
INCOME		
Monthly Net	\$1,680	
Spouse's Monthly Net	\$5,095	
Total		\$6,775
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: News Reporter		
Spouse's Occupation: Paralegal		
Number of Children: 1- Micah (6 years old)		
INCOME		
Monthly Net	\$3,324	
Spouse's Monthly Net	\$3,793	
Total		\$7,116
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$75
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Certified Nurses Assistant		
Spouse's Occupation: N/A		
Number of Children:		
INCOME		
Monthly Net	\$2,480	
Spouse's Monthly Net	N/A	
Total		\$2,480
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$70
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Licensed Practical Nurse		
Spouse's Occupation: Teller		
Number of Children: None		
INCOME		
Monthly Net		\$3,855
Spouse's Monthly Net		\$2,100
Total		\$5,954
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Registered Nurse		
<i>Spouse's Occupation:</i> Truck Driver		
<i>Number of Children:</i> 1- Hadley (1 year old)		
INCOME		
Monthly Net	\$5,490	
Spouse's Monthly Net	\$3,578	
Total		\$9,068
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$315
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Office Manager		
Spouse's Occupation: Medical Records		
Number of Children: 3- Nathan (6 months old) Kristine (2 years old) & Tommy (4 years old)		
INCOME		
Monthly Net	\$5,095	
Spouse's Monthly Net	\$4,344	
Total		\$8,283
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$480
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Paralegal		
Spouse's Occupation: News Reporter		
Number of Children: 1- Micah (6 years old)		
INCOME		
Monthly Net	\$3,793	
Spouse's Monthly Net	\$3,324	
Total	\$7,116	
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$75
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Paramedic		
Spouse's Occupation: Journeyman		
Number of Children: 2- Noah (2 years old) & Meghan (8 months old)		
INCOME		
Monthly Net	\$3,025	
Spouse's Monthly Net	\$3,613	
Total		\$6,637
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$150
Credit Cards	\$260
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Personal Care Aide		
<i>Spouse's Occupation:</i> Teller		
<i>Number of Children:</i> 1- Lucas (6 months old)		
INCOME		
Monthly Net	\$2,174	
Spouse's Monthly Net	\$2,100	
Total		\$4,273
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$330
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Personal Trainer		
Spouse's Occupation: Police Officer		
Number of Children: 1- Sadie (4 years old)		
INCOME		
Monthly Net	\$3,801	
Spouse's Monthly Net	\$4,040	
Total		\$7,842
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Petroleum Engineer		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> 1- Crystal (5 years old)		
INCOME		
Monthly Net	\$5,739	
Spouse's Monthly Net	N/A	
Total		\$5,739
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Pharmacy Technician		
Spouse's Occupation: Equipment Mechanic		
Number of Children: None		
INCOME		
Monthly Net		\$3,021
Spouse's Monthly Net		\$3,249
Total		\$6,270
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Phlebotomist		
Spouse's Occupation: N/A		
Number of Children: 1- Ava (3 years old)		
INCOME		
Monthly Net	\$2,389	
Spouse's Monthly Net	N/A	
Total		\$2,389
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$85
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Photographer		
Spouse's Occupation: Admin Assistant		
Number of Children: 1- Alexis (7 months old)		
INCOME		
Monthly Net		\$3,817
Spouse's Monthly Net		\$2,874
Total		\$6,692
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$75
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Physical Therapist		
Spouse's Occupation: EMT		
Number of Children: 2- Connor (3 years old) & Robin (6 months old)		
INCOME		
Monthly Net		\$5,252
Spouse's Monthly Net		\$2,595
Total		\$7,847
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$300
Credit Cards	\$150
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Pilot	
Spouse's Occupation: Real Estate Agent	
Number of Children: None	

INCOME		
Monthly Net		\$6,125
Spouse's Monthly Net		\$3,752
Total		\$9,877
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$280
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i> Total	

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Plumber		
Spouse's Occupation: Homemaker		
Number of Children: 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)		
INCOME		
Monthly Net	\$4,053	
Spouse's Monthly Net	\$0	
Total		\$4,053
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	None required
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 & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
(*private mortgage insurance) 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		COMMUNICATIONS		FINAL BALANCE	
Vehicle(s):		Communications Option:		<i>List totals from each category below</i>	
Monthly Payment (Car 1)		Cell Service		Income +	
Monthly Payment (Car 2)		Internet		Additional Cash +	
Car Insurance (Car 1 &/or Car 2)		Cable TV		Income Subtotal	
Gas		Streaming Services		Savings -	
Other Transportation		Bundle Discount	-	Debts and Loans -	
Repairs				Family Life -	
Total				Home -	
HEALTH		ENTERTAINMENT/HOBBIES		Daily Living -	
Premium (Single or Family)		1.		Transportation -	
Deductible (can be divided by 12)		2.		Health -	
Coverage (can be divided by 12)		3.		Communications -	
Co-Pay				Entertainment/Hobbies -	
Prescriptions				Expenses Subtotal	
Vitamins				Wheel of Reality + or -	
No Insurance				Total	
Total				Under Budget +	
Notes:				Over Budget -	

BUDGET WORKSHEET

Name:		
Occupation: Police Officer		
Spouse's Occupation: Correctional Officer		
Number of Children: None		
INCOME		
Monthly Net	\$4,040	
Spouse's Monthly Net	\$3,326	
Total		\$7,366
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$390
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Preschool Teacher		
Spouse's Occupation: Drafter		
Number of Children: 2- Justin (2 years old) & Tracy (3 years old)		
INCOME		
Monthly Net	\$2,230	
Spouse's Monthly Net	\$3,390	
Total		\$5,620
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Probation Officer		
Spouse's Occupation: Instrument Operator		
Number of Children: 2- Bryson (5 months old) & Eva (3 years old)		
INCOME		
Monthly Net		\$3,674
Spouse's Monthly Net		\$3,051
Total		\$6,725
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$230
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Publisher	
Spouse's Occupation: Instrument Operator	
Number of Children: 1 - Nick (10 months old)	

INCOME		
Monthly Net		\$4,087
Spouse's Monthly Net		\$3,051
Total		\$7,138
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$150
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i>	Total

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Radiology Technician		
Spouse's Occupation: Carpenter		
Number of Children: 1- Bree (2 years old)		
INCOME		
Monthly Net	\$3,931	
Spouse's Monthly Net	\$3,797	
Total		\$7,728
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$220
Credit Cards	\$110
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Real Estate Agent		
<i>Spouse's Occupation:</i> Pilot		
<i>Number of Children:</i> None		
INCOME		
Monthly Net		\$3,752
Spouse's Monthly Net		\$6,125
Total		\$9,877
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$280
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Recreational Therapist		
Spouse's Occupation: Air Force		
Number of Children: 1- Brianna (2 years old)		
INCOME		
Monthly Net		\$3,612
Spouse's Monthly Net		\$1,680
Total		\$5,292
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$95
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Regional Planner		
Spouse's Occupation: Accountant		
Number of Children: 1- Jamison (10 months old)		
INCOME		
Monthly Net		\$3,533
Spouse's Monthly Net		\$3,611
Total		\$7,143
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$280
Credit Cards	\$260
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Restaurant Manager		
Spouse's Occupation: Marine		
Number of Children: 2- Brandon (7 months old) & Karen (3 years old)		
INCOME		
Monthly Net		\$3,795
Spouse's Monthly Net		\$1,680
Total		\$5,475
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,500
<i>(*private mortgage insurance)</i>	Total
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Retail Sales Associate		
Spouse's Occupation: Web Developer		
Number of Children: 2- Keanu (2 years old) & Olina (3 months old)		
INCOME		
Monthly Net		\$2,477
Spouse's Monthly Net		\$4,804
Total		\$7,281
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Secretary		
Spouse's Occupation: Miner		
Number of Children: 2- Aaron (3 months old) & Maxine (2 years old)		
INCOME		
Monthly Net	\$2,638	
Spouse's Monthly Net	\$4,036	
Total		\$6,674
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

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

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Social Worker		
Spouse's Occupation: Personal Trainer		
Number of Children: 2- Nicholas (2 years old) & Kelsey (4 years old)		
INCOME		
Monthly Net	\$3,875	
Spouse's Monthly Net	\$3,801	
Total		\$7,676
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: State Trooper		
Spouse's Occupation: Homemaker		
Number of Children: 2- Wesley (5 months old) & Gabrielle (2 years old)		
INCOME		
Monthly Net	\$4,827	
Spouse's Monthly Net	\$0	
Total		\$4,827
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$175
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
(If child is under 1-year, must do 1-3)	Not required
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 & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
(*private mortgage insurance) Total	
DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Stock Broker		
Spouse's Occupation: N/A		
Number of Children: None		
INCOME		
Monthly Net	\$4,104	
Spouse's Monthly Net	N/A	
Total		\$4,104
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Taxi Driver		
<i>Spouse's Occupation:</i> Teacher		
<i>Number of Children:</i> 1- Leilani (2 years old)		
INCOME		
Monthly Net		\$2,413
Spouse's Monthly Net		\$3,687
Total		\$6,100
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Teacher		
Spouse's Occupation: Lineman		
Number of Children: 2- James (10 months old) & David (1 year old)		
INCOME		
Monthly Net		\$3,687
Spouse's Monthly Net		\$3,968
Total		\$7,655
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Teller		
Spouse's Occupation: Personal Care Aide		
Number of Children: 1- Lucas (6 months old)		
INCOME		
Monthly Net	\$2,100	
Spouse's Monthly Net	\$2,174	
Total		\$4,273
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$330
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Travel Agent		
Spouse's Occupation: Journeyman		
Number of Children: 1- Carley (11 months old)		
INCOME		
Monthly Net		\$3,019
Spouse's Monthly Net		\$3,613
Total		\$6,631
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Truck Driver		
Spouse's Occupation: Crime Scene Investigator		
Number of Children: 1- Melanie (2 years old)		
INCOME		
Monthly Net	\$3,587	
Spouse's Monthly Net	\$4,097	
Total		\$7,676
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$180
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Vet Assistant	
Spouse's Occupation: Car Salesman	
Number of Children: 1- Tessa (3 years old)	

INCOME		
Monthly Net		\$2,438
Spouse's Monthly Net		\$3,598
Total		\$6,035
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i> Total	

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Waiter/Waitress		
Spouse's Occupation: Construction		
Number of Children: 1- Tala (4 months old)		
INCOME		
Monthly Net		\$1,789
Spouse's Monthly Net		\$3,908
Total		\$5,697
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:	
Occupation: Waste Treatment Operator	
Spouse's Occupation: Phlebotomist	
Number of Children: 1- Harley (2 years old)	

INCOME		
Monthly Net		\$3,476
Spouse's Monthly Net		\$2,389
Total		\$5,865
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

- Notes:**
- 1) Visit every table.
 - 2) Total expenses for each section.
 - 3) Carry each total to back page final balance.
 - 4) Meet with financial advisor to review your budget.

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	

DEBTS AND LOANS	
Student Loans	\$105
Credit Cards	\$65
Personal Loan (Monthly Amount)	
Total	

SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	

FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes, Insurance & PMI*	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
<i>(*private mortgage insurance)</i>	Total

DAILY LIVING	
<i>(If child is under 1-year, do not include in family size.)</i>	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Water Treatment Operator		
Spouse's Occupation: Medical Records		
Number of Children: 2- Jordan (9 months old) & Jasmine (3 years old)		
INCOME		
Monthly Net		\$3,702
Spouse's Monthly Net		\$4,344
Total		\$8,046
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$120
Credit Cards	\$95
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Web Developer		
Spouse's Occupation: Highway Maintenance		
Number of Children: 2- Peter (2 months old) & Stacy (2 years old)		
INCOME		
Monthly Net	\$4,804	
Spouse's Monthly Net	\$2,269	
Total		\$7,072
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$230
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Welder		
Spouse's Occupation: Deaf Interpreter		
Number of Children: 2- Kimberly (4 months old) & Ben (2 years old)		
INCOME		
Monthly Net		\$3,172
Spouse's Monthly Net		\$2,461
Total		\$5,632
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Writer		
Spouse's Occupation: Social Worker		
Number of Children: 2- Alejandro (6 months old) & Reyna (3 years old)		
INCOME		
Monthly Net	\$3,744	
Spouse's Monthly Net	\$3,875	
Total		\$7,618
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$85
Credit Cards	\$145
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Youth Pastor		
Spouse's Occupation: Counselor		
Number of Children: 2- Elizabeth (1 year old) & Amelia (1 month old)		
INCOME		
Monthly Net	\$2,728	
Spouse's Monthly Net	\$2,629	
Total		\$5,357
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$350
Credit Cards	\$50
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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

BUDGET WORKSHEET

Name:		
Occupation: Zoo Keeper		
Spouse's Occupation: Biologist		
Number of Children: 2- Michael (8 months old) & Lily (2 years old)		
INCOME		
Monthly Net		\$2,896
Spouse's Monthly Net		\$4,940
Total		\$7,835
Credit Score 700	+ or -	New Score
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
<i>List table here</i>		
WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		
Notes:		
1) Visit every table.		
2) Total expenses for each section.		
3) Carry each total to back page final balance.		
4) Meet with financial advisor to review your budget.		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$325
Credit Cards	\$120
Personal Loan (Monthly Amount)	
Total	
SAVINGS	
Savings (Emergency Fund)	
Retirement/Investments	
(Compound Interest)	
Total	
FAMILY LIFE	
<i>(If child is under 1-year, must do 1-3)</i>	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

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