

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Accountant		
<i>Spouse's Occupation:</i> Hairstylist		
<i>Number of Children:</i> 2-Mark (11 months old) & Sarah (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,842
Spouse's Monthly Net		\$1,756
	Total	\$4,598
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$175
Credit Cards	\$185
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Actor/Actress		
<i>Spouse's Occupation:</i> Artist		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$2,846
Spouse's Monthly Net		\$2,684
Total		\$5,530
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$600
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total			
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
Notes:					
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Administrative Assistant		
<i>Spouse's Occupation:</i> Plumber		
<i>Number of Children:</i> 1- Cooper (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,200
Spouse's Monthly Net		\$3,480
	Total	\$5,680
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$85
Credit Cards	\$210
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY		
Vehicle(s):		Plan Option:		Unexpected Expense	-	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+	
Monthly Payment (Car 2)		Cell Service Upgrades				
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total		
Gas		Internet Upgrades				
Other Transportation		Cable TV Upgrades		FINAL BALANCE		
Repairs		Additional Equipment		<i>List totals from each category below</i>		
				Income +		
Total		Total		Additional Cash +		
HEALTH		ENTERTAINMENT/HOBBIES		Income Subtotal		
Premium (Single or Family)		1.		Savings -		
Deductible (can be divided by 12)		2.		Debts and Loans -		
Coverage (can be divided by 12)		3.		Family Life -		
Co-Pay				Home -		
Prescriptions				Daily Living -		
Vitamins				Transportation -		
No Insurance				Health -		
				Communications -		
Total		Total		Entertainment/Hobbies -		
Notes:				Expenses Subtotal		
				Wheel of Reality + or -		
				Total		
				Under Budget +		
				Over Budget -		
				Total		
				Total		
				Total		
				Total		
				Total		

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Air Force NCO		
<i>Spouse's Occupation:</i> Recreational Therapist		
<i>Number of Children:</i> 1- Brianna (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,417
Spouse's Monthly Net		\$2,601
	Total	\$4,018
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$95
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	
HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage
Notes:	

COMMUNICATIONS	
Plan Option:	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	
ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Air Force Officer		
<i>Spouse's Occupation:</i> Secretary		
<i>Number of Children:</i> 2- Savannah (3 years old) & Alex (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,898
Spouse's Monthly Net		\$2,145
	Total	\$4,043
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$275
Credit Cards	\$100
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total			Total	Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)	Skip	2.		Income +	
Coverage (can be divided by 12)	Table	3.		Additional Cash +	
Co-Pay	-			Income Subtotal	
Prescriptions	You			Savings -	
Vitamins	Have			Debts and Loans -	
No Insurance	100%			Family Life -	
	Medical			Home -	
Total	Coverage		Total	Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Aircraft Mechanic		
<i>Spouse's Occupation:</i> Massage Therapist		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,569
Spouse's Monthly Net		\$2,520
	Total	\$7,089
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$160
Credit Cards	\$260
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
		Total

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Animal Caretaker		
<i>Spouse's Occupation:</i> Electrician		
<i>Number of Children:</i> 1- Aubrey (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,842
Spouse's Monthly Net		\$2,435
Total		\$4,277
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Animal Control Officer		
<i>Spouse's Occupation:</i> Heavy Equipment		
<i>Number of Children:</i> 1- Jonathon (5 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,735
Spouse's Monthly Net		\$2,715
	Total	\$5,450
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$540
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total			Total	Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total			Total	Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Architect		
<i>Spouse's Occupation:</i> Mechanic		
<i>Number of Children:</i> 1- Hayden (5 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,781
Spouse's Monthly Net		\$2,891
	Total	\$5,672
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$460
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Army		
<i>Spouse's Occupation:</i> Cosmetologist		
<i>Number of Children:</i> 2- Hayden (5 months old) & Brooklyn (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,417
Spouse's Monthly Net		\$2,151
	Total	\$3,568
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
		Total			
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)	Skip	2.		Income +	
Coverage (can be divided by 12)	Table	3.		Additional Cash +	
Co-Pay	-			Income Subtotal	
Prescriptions	You			Savings -	
Vitamins	Have			Debts and Loans -	
No Insurance	100%			Family Life -	
	Medical			Home -	
Total	Coverage			Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Artist		
<i>Spouse's Occupation:</i> Actor/Actress		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,892
Spouse's Monthly Net		\$2,846
	Total	\$5,738
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$600
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Auditor		
<i>Spouse's Occupation:</i> Cashier		
<i>Number of Children:</i> 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,599
Spouse's Monthly Net		\$1,451
	Total	\$6,050
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$280
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total			Total	Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total			Total	Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Bakery Clerk		
<i>Spouse's Occupation:</i> Janitor		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,892
Spouse's Monthly Net		\$1,822
	Total	\$3,714
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$185
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total		Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Bartender		
<i>Spouse's Occupation:</i> Floral Designer		
<i>Number of Children:</i> 1- Elizabeth (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,360
Spouse's Monthly Net		\$2,571
	Total	\$3,931
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$160
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Biologist		
<i>Spouse's Occupation:</i> Zoo Keeper		
<i>Number of Children:</i> 2- Michael (8 months old) & Lily (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,615
Spouse's Monthly Net		\$1,804
	Total	\$5,419
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$325
Credit Cards	\$120
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades		FINAL BALANCE	
Repairs		Additional Equipment		<i>List totals from each category below</i>	
				Income +	
Total				Additional Cash +	
HEALTH		ENTERTAINMENT/HOBBIES		Income Subtotal	
Premium (Single or Family)		1.		Savings -	
Deductible (can be divided by 12)		2.		Debts and Loans -	
Coverage (can be divided by 12)		3.		Family Life -	
Co-Pay				Home -	
Prescriptions				Daily Living -	
Vitamins				Transportation -	
No Insurance				Health -	
				Communications -	
Total				Entertainment/Hobbies -	
Notes:				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Biomedical Engineer		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> 1- Camille (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$5,000
Spouse's Monthly Net		N/A
	Total	\$5,000
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$200
Credit Cards	\$100
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	
HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	
Notes:	

COMMUNICATIONS	
Plan Option:	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	
ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Business Manager		
<i>Spouse's Occupation:</i> Mortician		
<i>Number of Children:</i> 2- Wednesday (3 years old) & Pugsley (9 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$6,453
Spouse's Monthly Net		\$2,446
	Total	\$8,899
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$475
Credit Cards	\$300
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
		Total		FINAL BALANCE	
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
Total				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
		Total		Expenses Subtotal	
Notes:					
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Car Salesperson		
<i>Spouse's Occupation:</i> Vet Assistant		
<i>Number of Children:</i> 1- Tessa (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,501
Spouse's Monthly Net		\$2,177
	Total	\$4,678
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$360
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Carpenter		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,936
Spouse's Monthly Net		N/A
	Total	\$2,936
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Cashier		
<i>Spouse's Occupation:</i> Auditor		
<i>Number of Children:</i> 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,451
Spouse's Monthly Net		\$4,599
	Total	\$6,050
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$280
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Chef (Sous)		
<i>Spouse's Occupation:</i> Drilling Engineer		
<i>Number of Children:</i> 2- Josiah (5 months old) & Jacob (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,486
Spouse's Monthly Net		\$4,742
	Total	\$7,228
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$340
Credit Cards	\$480
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY			
<i>Vehicle(s):</i>		<i>Plan Option:</i>		Unexpected Expense -			
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +			
Monthly Payment (Car 2)		Cell Service Upgrades					
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades					
Gas		Internet Upgrades		Total			
Other Transportation		Cable TV Upgrades					
Repairs		Additional Equipment					
Total		Total		FINAL BALANCE			
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>			
Premium (Single or Family)		1.		Income +			
Deductible (can be divided by 12)		2.		Additional Cash +			
Coverage (can be divided by 12)		3.		Income Subtotal			
Co-Pay				Savings -			
Prescriptions				Debts and Loans -			
Vitamins				Family Life -			
No Insurance				Home -			
				Daily Living -			
Total				Transportation -			
Notes:				Health -			
				Communications -			
				Entertainment/Hobbies -			
				Expenses Subtotal			
						Wheel of Reality + or -	
						Total	
						Under Budget +	
						Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Comedian		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,675
Spouse's Monthly Net		N/A
	Total	\$1,675
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

<i>Name:</i>		
<i>Occupation:</i> Commercial Fishing		
<i>Spouse's Occupation:</i> Dental Assistant		
<i>Number of Children:</i> 2- Kayden (4 months old) & Mark (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$2,624
Spouse's Monthly Net		\$1,856
Total		\$4,480
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Computer Systems Analyst		
<i>Spouse's Occupation:</i> Nurse (RN)		
<i>Number of Children:</i> 1- Sarah (8 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$5,146
Spouse's Monthly Net		\$3,897
	Total	\$9,043
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$500
Credit Cards	\$300
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				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)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,350
Spouse's Monthly Net		\$1,856
	Total	\$5,206
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Correctional Officer		
<i>Spouse's Occupation:</i> Police Patrol Officer		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,381
Spouse's Monthly Net		\$2,820
	Total	\$5,201
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$390
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Cosmetologist		
<i>Spouse's Occupation:</i> Army		
<i>Number of Children:</i> 2- Hayden (5 months old) & Brooklyn (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
List table here		
List table here		
List table here		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,151
Spouse's Monthly Net		\$1,417
	Total	\$3,568
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$270
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

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

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	

HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

Notes:

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Counselor		
<i>Spouse's Occupation:</i> Marketing Manager		
<i>Number of Children:</i> 2- Anthony (5 months old) & Omar (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,979
Spouse's Monthly Net		\$4,821
	Total	\$6,800
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$600
Credit Cards	\$270
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Court Clerk		
<i>Spouse's Occupation:</i> Facilites		
<i>Number of Children:</i> 1- Samantha (11 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,120
Spouse's Monthly Net		\$3,825
	Total	\$5,945
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$480
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY			
Vehicle(s):		Plan Option:		Unexpected Expense -			
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +			
Monthly Payment (Car 2)		Cell Service Upgrades					
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades					
Gas		Internet Upgrades		Total			
Other Transportation		Cable TV Upgrades					
Repairs		Additional Equipment					
Total		Total		FINAL BALANCE			
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>			
Premium (Single or Family)		1.		Income +			
Deductible (can be divided by 12)		2.		Additional Cash +			
Coverage (can be divided by 12)		3.		Income Subtotal			
Co-Pay				Savings -			
Prescriptions				Debts and Loans -			
Vitamins				Family Life -			
No Insurance				Home -			
				Daily Living -			
Total				Transportation -			
Notes:				Health -			
				Communications -			
				Entertainment/Hobbies -			
				Expenses Subtotal			
						Wheel of Reality + or -	
						Total	
						Under Budget +	
						Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Crime Scene Investigator		
<i>Spouse's Occupation:</i> Truck Driver		
<i>Number of Children:</i> 1- Melanie (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,467
Spouse's Monthly Net		\$3,091
	Total	\$6,558
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$180
Credit Cards	\$480
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes: 				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
		Over Budget -			

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Day Care Worker		
<i>Spouse's Occupation:</i> Loan Officer		
<i>Number of Children:</i> 2- Stevie (8 months old) & Nikki (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,371
Spouse's Monthly Net		\$2,203
Total		\$3,574
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$200
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
		Total

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Deaf Interpreter		
<i>Spouse's Occupation:</i> Welder		
<i>Number of Children:</i> 2- Kimberly (4 months old) & Kelly (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,065
Spouse's Monthly Net		\$2,654
	Total	\$4,719
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Dental Assistant		
<i>Spouse's Occupation:</i> Commercial Fishing		
<i>Number of Children:</i> 2- Kayden (4 months old) & Kevin (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,977
Spouse's Monthly Net		\$2,624
	Total	\$4,601
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
HEALTH		Total		FINAL BALANCE	
Premium (Single or Family)		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		1.		Income +	
Coverage (can be divided by 12)		2.		Additional Cash +	
Co-Pay		3.		Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Detective		
<i>Spouse's Occupation:</i> Teacher		
<i>Number of Children:</i> 1- Karson (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,709
Spouse's Monthly Net		\$3,062
	Total	\$5,771
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$250
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Diver		
<i>Spouse's Occupation:</i> Geologist		
<i>Number of Children:</i> 3- Roger (10 months old) Colton (2 years old) & James (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,908
Spouse's Monthly Net		\$4,745
	Total	\$8,653
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$550
Credit Cards	\$600
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total			Total		
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total			Total	Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Drafter		
<i>Spouse's Occupation:</i> Preschool Teacher		
<i>Number of Children:</i> 2- Justin (2 years old) & Tracy (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$2,627
Spouse's Monthly Net		\$1,571
Total		\$4,198
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$450
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total		FINAL BALANCE	
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
Total				Transportation -	
				Health -	
				Communications -	
		Total		Entertainment/Hobbies -	
				Expenses Subtotal	
Notes:					
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Drilling Engineer		
<i>Spouse's Occupation:</i> Chef (Sous)		
<i>Number of Children:</i> 2- Josiah (5 months old) & Adelyn (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$5,046
Spouse's Monthly Net		\$2,391
	Total	\$7,437
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$340
Credit Cards	\$480
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
				Total	
Total		Total		FINAL BALANCE	
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
Total		Total		Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Electrician		
<i>Spouse's Occupation:</i> Animal Caretaker		
<i>Number of Children:</i> 1- Audrey (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,574
Spouse's Monthly Net		\$1,842
	Total	\$4,416
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> EMT		
<i>Spouse's Occupation:</i> Physical Therapist		
<i>Number of Children:</i> 2- Connor (3 years old) & Robin (6 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,862
Spouse's Monthly Net		\$4,450
Total		\$6,312
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$300
Credit Cards	\$150
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Equipment Mechanic		
<i>Spouse's Occupation:</i> Pharmacy Tech		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,715
Spouse's Monthly Net		\$2,698
	Total	\$5,413
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Facilities Maintenance		
<i>Spouse's Occupation:</i> Court Clerk		
<i>Number of Children:</i> 1- Alayna (11 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,825
Spouse's Monthly Net		\$1,950
	Total	\$5,775
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$480
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
<i>Vehicle(s):</i>		<i>Plan Option:</i>		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades		Total	
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
Total		Total		FINAL BALANCE	
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
Total				Transportation -	
				Health -	
		Total		Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
Notes:					
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Farm Crew Leader		
<i>Spouse's Occupation:</i> Diver		
<i>Number of Children:</i> 1- Jake (4 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,541
Spouse's Monthly Net		\$3,908
	Total	\$5,449
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$75
Credit Cards	\$105
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Farm Equipment Operator		
<i>Spouse's Occupation:</i> Hotel Manager		
<i>Number of Children:</i> 2- Vicki (5 months old) & Stevie (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,793
Spouse's Monthly Net		\$3,916
Total		\$5,709
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$120
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
Notes:				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Farm Hand		
<i>Spouse's Occupation:</i> Travel Agent		
<i>Number of Children:</i> 1- Olivia (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,046
Spouse's Monthly Net		\$2,530
	Total	\$3,576
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$120
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					Total
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Fashion Designer		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,681
Spouse's Monthly Net		N/A
	Total	\$2,681
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$175
Credit Cards	\$75
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Firefighter		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,231
Spouse's Monthly Net		N/A
	Total	\$3,231
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$80
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Flagger		
<i>Spouse's Occupation:</i> Truck Driver		
<i>Number of Children:</i> 1- Daniel (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,420
Spouse's Monthly Net		\$3,091
	Total	\$6,511
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$105
Credit Cards	\$410
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total		Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Flight Attendant		
<i>Spouse's Occupation:</i> Chef		
<i>Number of Children:</i> Baitain (11 months old) & Luna (4 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,002
Spouse's Monthly Net		\$2,392
	Total	\$6,394
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$100
Credit Cards	\$90
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Floral Designer		
<i>Spouse's Occupation:</i> Land Surveyor LS		
<i>Number of Children:</i> 2- Tricia (6 months old) & Jamie (4 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,737
Spouse's Monthly Net		\$3,405
	Total	\$6,142
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$220
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	
HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	
Notes:	

COMMUNICATIONS	
Plan Option:	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	
ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Freight Handler		
<i>Spouse's Occupation:</i> Interior Designer		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,652
Spouse's Monthly Net		\$2,777
Total		\$4,429
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$75
Credit Cards	\$30
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	
HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	
Notes:	

COMMUNICATIONS	
Plan Option:	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	
ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Geologist		
<i>Spouse's Occupation:</i> Diver		
<i>Number of Children:</i> Roger (10 months old) Colton (2 years old) & James (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,745
Spouse's Monthly Net		\$3,908
	Total	\$8,653
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$750
Credit Cards	\$600
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Graphic Designer		
<i>Spouse's Occupation:</i> Musician		
<i>Number of Children:</i> 1- Rose (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$2,719
Spouse's Monthly Net		\$2,777
Total		\$5,496
Notes:		

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Hairstylist		
<i>Spouse's Occupation:</i> Accountant		
<i>Number of Children:</i> 2- Mark (11 months old) & Sarah (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,756
Spouse's Monthly Net		\$2,499
	Total	\$4,255
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$175
Credit Cards	\$185
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	
HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	
Notes:	

COMMUNICATIONS	
Plan Option:	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	
ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense	-
Unexpected Income	+
Total	
FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Hazmat Instructor		
<i>Spouse's Occupation:</i> Loan Officer		
<i>Number of Children:</i> 1- Elise (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,493
Spouse's Monthly Net		\$2,203
	Total	\$4,696
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$210
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades		FINAL BALANCE	
Repairs		Additional Equipment		<i>List totals from each category below</i>	
				Income +	
Total		Total		Additional Cash +	
HEALTH		ENTERTAINMENT/HOBBIES		Income Subtotal	
Premium (Single or Family)		1.		Savings -	
Deductible (can be divided by 12)		2.		Debts and Loans -	
Coverage (can be divided by 12)		3.		Family Life -	
Co-Pay				Home -	
Prescriptions				Daily Living -	
Vitamins				Transportation -	
No Insurance				Health -	
				Communications -	
Total		Total		Entertainment/Hobbies -	
Notes:				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Heavy Equipment Operator		
<i>Spouse's Occupation:</i> Animal Control Officer		
<i>Number of Children:</i> 1- Jonathon (5 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,432
Spouse's Monthly Net		\$2,735
	Total	\$6,167
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$540
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	WHEEL OF REALITY
<i>Vehicle(s):</i>	<i>Plan Option:</i>	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	
Gas	Internet Upgrades	Total
Other Transportation	Cable TV Upgrades	
Repairs	Additional Equipment	
Total	Total	FINAL BALANCE
HEALTH	ENTERTAINMENT/HOBBIES	<i>List totals from each category below</i>
Premium (Single or Family)	1.	Income +
Deductible (can be divided by 12)	2.	Additional Cash +
Coverage (can be divided by 12)	3.	Income Subtotal
Co-Pay		Savings -
Prescriptions		Debts and Loans -
Vitamins		Family Life -
No Insurance		Home -
		Daily Living -
		Transportation -
		Health -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Highway Maintenance		
<i>Spouse's Occupation:</i> Web Developer		
<i>Number of Children:</i> 2- Peter (2 months old) & Stacy (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,840
Spouse's Monthly Net		\$4,093
	Total	\$5,933
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$230
Credit Cards	\$360
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Homemaker		
<i>Spouse's Occupation:</i> Drilling Engineer		
<i>Number of Children:</i> 2- Nick (10 months old) & Colton (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$0
Spouse's Monthly Net		\$4,742
Total		\$4,742
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$160
Personal Loan (Monthly Amount)	
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	None required
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Hotel Manager		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> 2- Brittany & Stacey (9 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$5,752
Spouse's Monthly Net		N/A
	Total	\$5,752
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$210
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
		Total		FINAL BALANCE	
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
Total				Daily Living -	
		Total		Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Housekeeper		
<i>Spouse's Occupation:</i> Truck Driver		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,373
Spouse's Monthly Net		\$3,091
	Total	\$4,464
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$110
Credit Cards	\$330
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
		Total		FINAL BALANCE	
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
Total				Transportation -	
				Health -	
		Total		Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
Notes:					
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Human Resources		
<i>Spouse's Occupation:</i> Mechanic		
<i>Number of Children:</i> 1- Sarah (3 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,984
Spouse's Monthly Net		\$2,892
	Total	\$5,876
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$25
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total			Total		
HEALTH		ENTERTAINMENT/HOBBIES			
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
				Transportation -	
Total			Total	Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Information Security		
<i>Spouse's Occupation:</i> Homemaker		
<i>Number of Children:</i> 2- Chris (3 years old) & Lacey (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$6,368
Spouse's Monthly Net		\$0
	Total	\$6,368
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$375
Credit Cards	\$180
Personal Loan (Monthly Amount)	
	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	None required
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
	Total

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Instrument Operator		
<i>Spouse's Occupation:</i> Probation Officer		
<i>Number of Children:</i> 2- Bryson (5 months old) & Eva (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,512
Spouse's Monthly Net		\$2,671
	Total	\$5,183
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$230
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total			
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total		Total		Daily Living -	
Notes:		Total		Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				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		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,777
Spouse's Monthly Net		\$1,284
	Total	\$4,061
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$75
Credit Cards	\$30
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Janitor		
<i>Spouse's Occupation:</i> Bakery Clerk		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,822
Spouse's Monthly Net		\$1,892
	Total	\$3,714
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$185
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Journeyman		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$2,931
Spouse's Monthly Net		N/A
Total		\$2,931
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$160
Credit Cards	\$80
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades		FINAL BALANCE	
Repairs		Additional Equipment		<i>List totals from each category below</i>	
				Income +	
Total				Additional Cash +	
HEALTH		ENTERTAINMENT/HOBBIES		Income Subtotal	
Premium (Single or Family)		1.		Savings -	
Deductible (can be divided by 12)		2.		Debts and Loans -	
Coverage (can be divided by 12)		3.		Family Life -	
Co-Pay				Home -	
Prescriptions				Daily Living -	
Vitamins				Transportation -	
No Insurance				Health -	
				Communications -	
Total				Entertainment/Hobbies -	
				Expenses Subtotal	
Notes:					
		Total		Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Land Surveyor		
<i>Spouse's Occupation:</i> Floral Designer		
<i>Number of Children:</i> 2- Tricia (6 months old) & Jamie (4 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,405
Spouse's Monthly Net		\$2,571
	Total	\$5,976
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$220
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Lifeguard		
<i>Spouse's Occupation:</i> Massage Therapist		
<i>Number of Children:</i> 1- Alana (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,954
Spouse's Monthly Net		\$2,520
	Total	\$4,474
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$60
Credit Cards	\$45
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
				Total	
	Total		Total	FINAL BALANCE	
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
	Total		Total	Expenses Subtotal	
Notes:					
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Lineman		
<i>Spouse's Occupation:</i> Teacher		
<i>Number of Children:</i> 2- J.R. (10 months old) & David (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,262
Spouse's Monthly Net		\$3,062
	Total	\$6,324
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Loan Officer		
<i>Spouse's Occupation:</i> Day Care Worker		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,355
Spouse's Monthly Net		\$1,371
	Total	\$3,726
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	
HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	
Notes:	

COMMUNICATIONS

Plan Option:	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	
ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		
FINAL BALANCE		
<i>List totals from each category below</i>		
Income +		
Additional Cash +		
Income Subtotal		
Savings -		
Debts and Loans -		
Family Life -		
Home -		
Daily Living -		
Transportation -		
Health -		
Communications -		
Entertainment/Hobbies -		
Expenses Subtotal		
Wheel of Reality + or -		
Total		
Under Budget +		
Over Budget -		

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Marines		
<i>Spouse's Occupation:</i> Restaurant Manager		
<i>Number of Children:</i> 2- Brandon (7 months old) & Karen (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,417
Spouse's Monthly Net		\$2,681
	Total	\$4,098
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Marketing Manager		
<i>Spouse's Occupation:</i> Counselor		
<i>Number of Children:</i> 2- Luke (5 months old) & Chase (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$5,321
Spouse's Monthly Net		\$1,979
	Total	\$7,300
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$600
Credit Cards	\$270
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:	

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

ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE		
<i>List totals from each category below</i>		
Income +		
Additional Cash +		
Income Subtotal		
Savings -		
Debts and Loans -		
Family Life -		
Home -		
Daily Living -		
Transportation -		
Health -		
Communications -		
Entertainment/Hobbies -		
Expenses Subtotal		
Wheel of Reality + or -		
Total		
Under Budget +		
Over Budget -		

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Massage Therapist		
<i>Spouse's Occupation:</i> Aircraft Mechanic		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,679
Spouse's Monthly Net		\$4,289
	Total	\$6,968
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$160
Credit Cards	\$260
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Mechanic		
<i>Spouse's Occupation:</i> Architect		
<i>Number of Children:</i> 1- Hayden (5 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,891
Spouse's Monthly Net		\$2,781
	Total	\$5,672
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$460
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Medical Records		
<i>Spouse's Occupation:</i> Office Manager		
<i>Number of Children:</i> 3- Nathan (6 months old) Kristine (2 years old) & Tommy (4 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,297
Spouse's Monthly Net		\$3,338
	Total	\$7,635
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$480
Credit Cards	\$100
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Meter Reader		
<i>Spouse's Occupation:</i> Navy		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,539
Spouse's Monthly Net		\$1,417
	Total	\$3,956
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)	Skip	2.		Income +	
Coverage (can be divided by 12)	Table	3.		Additional Cash +	
Co-Pay	-			Income Subtotal	
Prescriptions	You			Savings -	
Vitamins	Have			Debts and Loans -	
No Insurance	100%			Family Life -	
	Medical			Home -	
Total	Coverage			Daily Living -	
				Transportation -	
Notes:		Total		Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Miner		
<i>Spouse's Occupation:</i> Secretary		
<i>Number of Children:</i> 2- Aaron (3 months old) & Maxine (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$3,496
Spouse's Monthly Net		\$2,145
Total		\$5,641
Notes:		

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Mortician		
<i>Spouse's Occupation:</i> Business Manager		
<i>Number of Children:</i> 2- Wednesday (3 years old) & Pugsley (9 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,792
Spouse's Monthly Net		\$6,453
	Total	\$9,245
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$475
Credit Cards	\$300
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Musician		
<i>Spouse's Occupation:</i> Graphic Designer		
<i>Number of Children:</i> 1- Rose (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,777
Spouse's Monthly Net		\$2,345
	Total	\$5,122
<i>Notes:</i>		

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Navy		
<i>Spouse's Occupation:</i> Office Manager		
<i>Number of Children:</i> 1- Avery (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,417
Spouse's Monthly Net		\$3,338
	Total	\$4,755
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	
HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	Skip
Coverage (can be divided by 12)	Table
Co-Pay	-
Prescriptions	You
Vitamins	Have
No Insurance	100%
	Medical
Total	Coverage
Notes:	

COMMUNICATIONS	
Plan Option:	
Monthly Payment	
Cell Service Upgrades	
Land Line Upgrades	
Internet Upgrades	
Cable TV Upgrades	
Additional Equipment	
Total	
ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> News Reporter		
<i>Spouse's Occupation:</i> Paralegal		
<i>Number of Children:</i> 1- Micah (6 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,854
Spouse's Monthly Net		\$3,031
	Total	\$5,885
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$75
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY			
<i>Vehicle(s):</i>		<i>Plan Option:</i>		Unexpected Expense	-		
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+		
Monthly Payment (Car 2)		Cell Service Upgrades					
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total			
Gas		Internet Upgrades					
Other Transportation		Cable TV Upgrades					
Repairs		Additional Equipment					
Total		Total		FINAL BALANCE			
HEALTH		ENTERTAINMENT/HOBBIES		<i>List totals from each category below</i>			
Premium (Single or Family)		1.		Income +			
Deductible (can be divided by 12)		2.		Additional Cash +			
Coverage (can be divided by 12)		3.		Income Subtotal			
Co-Pay				Savings -			
Prescriptions				Debts and Loans -			
Vitamins				Family Life -			
No Insurance				Home -			
				Daily Living -			
Total				Transportation -			
				Health -			
		Total		Communications -			
Notes: 				Entertainment/Hobbies -			
				Expenses Subtotal			
						Wheel of Reality + or -	
						Total	
						Under Budget +	
						Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Certified Nurses Assistant		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i>		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,735
Spouse's Monthly Net		N/A
	Total	\$1,735
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$70
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Licensed Practical Nurse		
<i>Spouse's Occupation:</i> Teller		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,570
Spouse's Monthly Net		\$1,590
	Total	\$4,160
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
<i>Vehicle(s):</i>		<i>Plan Option:</i>		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
Total				Home -	
				Daily Living -	
<i>Notes:</i>				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				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)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,574
Spouse's Monthly Net		\$3,091
	Total	\$7,665
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$315
Credit Cards	\$160
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					Total
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Office Manager		
<i>Spouse's Occupation:</i> Medical Records		
<i>Number of Children:</i> 3- Nathan (6 months old) Kristine (2 years old) & Tommy (4 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,168
Spouse's Monthly Net		\$4,115
	Total	\$8,283
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$480
Credit Cards	\$100
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades		FINAL BALANCE	
Repairs		Additional Equipment		<i>List totals from each category below</i>	
Total		Total		Income +	
HEALTH		ENTERTAINMENT/HOBBIES		Additional Cash +	
Premium (Single or Family)		1.		Income Subtotal	
Deductible (can be divided by 12)		2.		Savings -	
Coverage (can be divided by 12)		3.		Debts and Loans -	
Co-Pay				Family Life -	
Prescriptions				Home -	
Vitamins				Daily Living -	
No Insurance				Transportation -	
Total		Total		Health -	
Notes:				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Paralegal		
<i>Spouse's Occupation:</i> News Reporter		
<i>Number of Children:</i> 1- Micah (6 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,031
Spouse's Monthly Net		\$2,854
	Total	\$5,885
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$75
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Paramedic		
<i>Spouse's Occupation:</i> Journeyman		
<i>Number of Children:</i> 2- Noah (2 years old) & Meghan (8 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,258
Spouse's Monthly Net		\$2,931
	Total	\$5,189
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$150
Credit Cards	\$260
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				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)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,554
Spouse's Monthly Net		\$1,590
	Total	\$3,144
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$330
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Personal Trainer		
<i>Spouse's Occupation:</i> Police Officer		
<i>Number of Children:</i> 1- Sadie (4 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,213
Spouse's Monthly Net		\$2,820
	Total	\$6,033
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$190
Credit Cards	\$225
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total			Total	Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total			Total	Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				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)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$5,001
Spouse's Monthly Net		N/A
	Total	\$5,001
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$480
Credit Cards	
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Pharmacy Technician		
<i>Spouse's Occupation:</i> Equipment Mechanic		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,698
Spouse's Monthly Net		\$2,715
	Total	\$5,413
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$130
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
	Total	

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Phlebotomist		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> 1- Ava (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,806
Spouse's Monthly Net		N/A
	Total	\$1,806
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$85
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
	Total		Total		Total
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
	Total		Total	Expenses Subtotal	
Notes: 					
		Wheel of Reality + or -			
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Photographer		
<i>Spouse's Occupation:</i> Admin Assistant		
<i>Number of Children:</i> 1- Alexis (7 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,410
Spouse's Monthly Net		\$2,091
	Total	\$5,501
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$75
Credit Cards	\$160
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Physical Therapist		
<i>Spouse's Occupation:</i> EMT		
<i>Number of Children:</i> 2- Connor (3 years old) & Robin (6 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,557
Spouse's Monthly Net		\$1,825
	Total	\$6,382
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$300
Credit Cards	\$150
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

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

ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	

FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Pilot		
<i>Spouse's Occupation:</i> Real Estate Agent		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$5,010
Spouse's Monthly Net		\$2,096
Total		\$7,106
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$280
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Plumber		
<i>Spouse's Occupation:</i> Homemaker		
<i>Number of Children:</i> 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,480
Spouse's Monthly Net		\$0
	Total	\$3,480
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	
Personal Loan (Monthly Amount)	
	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	None required
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
	Total

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Police Officer		
<i>Spouse's Occupation:</i> Correctional Officer		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,972
Spouse's Monthly Net		\$2,228
	Total	\$5,200
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$390
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

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

WHEEL OF REALITY		
Unexpected Expense	-	
Unexpected Income	+	
Total		

HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

FINAL BALANCE		
<i>List totals from each category below</i>		
Income +		
Additional Cash +		
Income Subtotal		
Savings -		
Debts and Loans -		
Family Life -		
Home -		
Daily Living -		
Transportation -		
Health -		
Communications -		
Entertainment/Hobbies -		
Expenses Subtotal		
Wheel of Reality + or -		
Total		
Under Budget +		
Over Budget -		

Notes:

BUDGET WORKSHEET

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

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$450
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

<i>Name:</i>		
<i>Occupation:</i> Probation Officer		
<i>Spouse's Occupation:</i> Instrument Operator		
<i>Number of Children:</i> 2- Bryson (5 months old) & Eva (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,078
Spouse's Monthly Net		\$2,512
	Total	\$5,590
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$230
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Radiology Technician		
<i>Spouse's Occupation:</i> Carpenter		
<i>Number of Children:</i> 1- Bree (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,208
Spouse's Monthly Net		\$2,704
	Total	\$5,912
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$220
Credit Cards	\$110
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				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		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,241
Spouse's Monthly Net		\$5,010
	Total	\$7,251
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$280
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

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

ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

WHEEL OF REALITY	
Unexpected Expense	-
Unexpected Income	+
Total	

FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Recreational Therapist		
<i>Spouse's Occupation:</i> Air Force		
<i>Number of Children:</i> 1- Brianna (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,945
Spouse's Monthly Net		\$1,417
	Total	\$4,362
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$95
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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

<i>Name:</i>		
<i>Occupation:</i> Regional Planner		
<i>Spouse's Occupation:</i> Accountant		
<i>Number of Children:</i> 1- Jamison (10 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,565
Spouse's Monthly Net		\$2,499
	Total	\$5,064
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$280
Credit Cards	\$260
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

<i>Name:</i>		
<i>Occupation:</i> Restaurant Manager		
<i>Spouse's Occupation:</i> Marine		
<i>Number of Children:</i> 2- Brandon (7 months old) & Karen (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,864
Spouse's Monthly Net		\$1,417
	Total	\$4,281
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total			
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)	Skip	2.		Income +	
Coverage (can be divided by 12)	Table	3.		Additional Cash +	
Co-Pay	-			Income Subtotal	
Prescriptions	You			Savings -	
Vitamins	Have			Debts and Loans -	
No Insurance	100%			Family Life -	
	Medical			Home -	
Total	Coverage			Daily Living -	
				Transportation -	
Notes:		Total		Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Retail Sales Associate		
<i>Spouse's Occupation:</i> Web Developer		
<i>Number of Children:</i> 2- Keanu (2 years old) & Olina (3 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,262
Spouse's Monthly Net		\$4,094
	Total	\$6,356
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$50
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total			
HEALTH		ENTERTAINMENT/HOBBIES			
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
Total		Total		Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Secretary		
<i>Spouse's Occupation:</i> Miner		
<i>Number of Children:</i> 2- Aaron (3 months old) & Maxine (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,145
Spouse's Monthly Net		\$3,403
	Total	\$5,548
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$230
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	

Total

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	

Total

Notes:

COMMUNICATIONS

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

Total

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	

Total

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Social Worker		
<i>Spouse's Occupation:</i> Personal Trainer		
<i>Number of Children:</i> 2- Nicholas (2 years old) & Kelsey (4 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,395
Spouse's Monthly Net		\$2,721
	Total	\$6,116
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$360
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> State Trooper		
<i>Spouse's Occupation:</i> Homemaker		
<i>Number of Children:</i> 2- Wesley (5 months old) & Gabrielle (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,636
Spouse's Monthly Net		\$0
	Total	\$3,636
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$175
Personal Loan (Monthly Amount)	
	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	Not required
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
	Total

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Stock Broker		
<i>Spouse's Occupation:</i> N/A		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,402
Spouse's Monthly Net		N/A
	Total	\$3,402
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$250
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense	-
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades		FINAL BALANCE	
Repairs		Additional Equipment		<i>List totals from each category below</i>	
				Income +	
Total		Total		Additional Cash +	
HEALTH		ENTERTAINMENT/HOBBIES		Income Subtotal	
Premium (Single or Family)		1.		Savings -	
Deductible (can be divided by 12)		2.		Debts and Loans -	
Coverage (can be divided by 12)		3.		Family Life -	
Co-Pay				Home -	
Prescriptions				Daily Living -	
Vitamins				Transportation -	
No Insurance				Health -	
				Communications -	
Total		Total		Entertainment/Hobbies -	
Notes:				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Surf Instructor		
<i>Spouse's Occupation:</i> Housekeeper		
<i>Number of Children:</i> 1- Kale (9 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,971
Spouse's Monthly Net		\$1,968
	Total	\$3,939
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$100
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				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)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,904
Spouse's Monthly Net		\$3,062
	Total	\$4,966
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$100
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Teacher		
<i>Spouse's Occupation:</i> Lineman		
<i>Number of Children:</i> 2- James (10 months old) & David (1 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,124
Spouse's Monthly Net		\$3,262
	Total	\$6,386
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$400
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Teller		
<i>Spouse's Occupation:</i> Personal Care Aide		
<i>Number of Children:</i> 1- Lucas (6 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,590
Spouse's Monthly Net		\$1,554
	Total	\$3,144
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$330
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Tour Guide		
<i>Spouse's Occupation:</i> Dental Assistant		
<i>Number of Children:</i> 1- Malaya (2 year old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,684
Spouse's Monthly Net		\$1,856
	Total	\$3,540
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$50
Credit Cards	\$70
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	WHEEL OF REALITY
Vehicle(s):	Plan Option:	Unexpected Expense -
Monthly Payment (Car 1)	Monthly Payment	Unexpected Income +
Monthly Payment (Car 2)	Cell Service Upgrades	
Car Insurance (Car 1 &/or Car 2)	Land Line Upgrades	Total
Gas	Internet Upgrades	
Other Transportation	Cable TV Upgrades	
Repairs	Additional Equipment	
Total	Total	
HEALTH	ENTERTAINMENT/HOBBIES	FINAL BALANCE
Premium (Single or Family)	1.	<i>List totals from each category below</i>
Deductible (can be divided by 12)	2.	Income +
Coverage (can be divided by 12)	3.	Additional Cash +
Co-Pay		Income Subtotal
Prescriptions		Savings -
Vitamins		Debts and Loans -
No Insurance		Family Life -
		Home -
Total	Total	Daily Living -
		Transportation -
		Health -
		Communications -
		Entertainment/Hobbies -
		Expenses Subtotal
Notes:		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Tractor/Trailer Driver		
<i>Spouse's Occupation:</i> Cashier		
<i>Number of Children:</i> 1- Rosito (6 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,858
Spouse's Monthly Net		\$1,452
	Total	\$4,310
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$170
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Travel Agent		
<i>Spouse's Occupation:</i> Journeyman		
<i>Number of Children:</i> 1- Carley (11 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,530
Spouse's Monthly Net		\$2,931
	Total	\$5,461
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Truck Driver		
<i>Spouse's Occupation:</i> Crime Scene Investigator		
<i>Number of Children:</i> 1- Melanie (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,091
Spouse's Monthly Net		\$3,467
	Total	\$6,558
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$180
Credit Cards	\$480
Personal Loan (Monthly Amount)	
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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Valet Attendant		
<i>Spouse's Occupation:</i> Waiter/Waitress		
<i>Number of Children:</i> None		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,271
Spouse's Monthly Net		\$1,545
	Total	\$2,816
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$200
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
Notes:				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Vet Assistant		
<i>Spouse's Occupation:</i> Car Salesman		
<i>Number of Children:</i> 1- Tessa (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,177
Spouse's Monthly Net		\$2,501
	Total	\$4,678
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$360
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total		Total		Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Vehicle(s):		Plan Option:		<i>List totals from each category below</i>	
Premium (Single or Family)		1.		Income +	
Deductible (can be divided by 12)		2.		Additional Cash +	
Coverage (can be divided by 12)		3.		Income Subtotal	
Co-Pay				Savings -	
Prescriptions				Debts and Loans -	
Vitamins				Family Life -	
No Insurance				Home -	
				Daily Living -	
Total		Total		Transportation -	
Notes:		Total		Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Waiter/Waitress		
<i>Spouse's Occupation:</i> Construction		
<i>Number of Children:</i> 1- Tala (4 months old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,545
Spouse's Monthly Net		\$3,350
	Total	\$4,895
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
	Total
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	
Notes:					

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Water Treatment Operator		
<i>Spouse's Occupation:</i> Medical Records		
<i>Number of Children:</i> 2- Jordan (9 months old) & Jasmine (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,850
Spouse's Monthly Net		\$4,115
	Total	\$6,965
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$120
Credit Cards	\$95
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total					Total
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
Notes:				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Web Developer		
<i>Spouse's Occupation:</i> Highway Maintenance		
<i>Number of Children:</i> 2- Peter (2 months old) & Stacy (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$4,291
Spouse's Monthly Net		\$1,840
	Total	\$6,131
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$230
Credit Cards	\$360
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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

Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

HEALTH

Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

Notes:

COMMUNICATIONS

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

ENTERTAINMENT/HOBBIES

1.	
2.	
3.	
Total	

WHEEL OF REALITY

Unexpected Expense	-	
Unexpected Income	+	
Total		

FINAL BALANCE

List totals from each category below

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

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Welder		
<i>Spouse's Occupation:</i> Deaf Interpreter		
<i>Number of Children:</i> 2- Kimberly (4 months old) & Ben (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,833
Spouse's Monthly Net		\$2,065
	Total	\$4,898
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$80
Credit Cards	\$130
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
Total				Home -	
Notes:				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Writer		
<i>Spouse's Occupation:</i> Social Worker		
<i>Number of Children:</i> 2- Alejandro (6 months old) & Reyna (3 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,217
Spouse's Monthly Net		\$3,142
	Total	\$6,359
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$85
Credit Cards	\$145
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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		WHEEL OF REALITY	
Vehicle(s):		Plan Option:		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades			
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades			
Repairs		Additional Equipment			
Total				Total	
HEALTH		ENTERTAINMENT/HOBBIES		FINAL BALANCE	
Premium (Single or Family)		1.		<i>List totals from each category below</i>	
Deductible (can be divided by 12)		2.		Income +	
Coverage (can be divided by 12)		3.		Additional Cash +	
Co-Pay				Income Subtotal	
Prescriptions				Savings -	
Vitamins				Debts and Loans -	
No Insurance				Family Life -	
				Home -	
Total				Daily Living -	
				Transportation -	
				Health -	
				Communications -	
				Entertainment/Hobbies -	
				Expenses Subtotal	
Notes:				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Youth Pastor		
<i>Spouse's Occupation:</i> Counselor		
<i>Number of Children:</i> 2- Elizabeth (1 year old) & Amelia (1 month old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,971
Spouse's Monthly Net		\$1,979
	Total	\$3,950
<i>Notes:</i>		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
	Total
DEBTS AND LOANS	
Student Loans	\$350
Credit Cards	\$50
Personal Loan (Monthly Amount)	
	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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	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	
Vehicle(s):	
Monthly Payment (Car 1)	
Monthly Payment (Car 2)	
Car Insurance (Car 1 &/or Car 2)	
Gas	
Other Transportation	
Repairs	
Total	

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

HEALTH	
Premium (Single or Family)	
Deductible (can be divided by 12)	
Coverage (can be divided by 12)	
Co-Pay	
Prescriptions	
Vitamins	
No Insurance	
Total	

ENTERTAINMENT/HOBBIES	
1.	
2.	
3.	
Total	

Notes:	

WHEEL OF REALITY	
Unexpected Expense -	
Unexpected Income +	
Total	

FINAL BALANCE	
<i>List totals from each category below</i>	
Income +	
Additional Cash +	
Income Subtotal	
Savings -	
Debts and Loans -	
Family Life -	
Home -	
Daily Living -	
Transportation -	
Health -	
Communications -	
Entertainment/Hobbies -	
Expenses Subtotal	
Wheel of Reality + or -	
Total	
Under Budget +	
Over Budget -	

BUDGET WORKSHEET

<i>Name:</i>		
<i>Occupation:</i> Zoo Keeper		
<i>Spouse's Occupation:</i> Biologist		
<i>Number of Children:</i> 2- Michael (8 months old) & Lily (2 years old)		
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>		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,804
Spouse's Monthly Net		\$3,615
Total		\$5,419
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LOANS	
Student Loans	\$325
Credit Cards	\$120
Personal Loan (Monthly Amount)	
Total	
FAMILY LIFE	
<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	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
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		WHEEL OF REALITY					
Vehicle(s):		Plan Option:		Unexpected Expense	-				
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income	+				
Monthly Payment (Car 2)		Cell Service Upgrades							
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		Total					
Gas		Internet Upgrades							
Other Transportation		Cable TV Upgrades		FINAL BALANCE					
Repairs		Additional Equipment		<i>List totals from each category below</i>					
Total				Income +					
HEALTH		ENTERTAINMENT/HOBBIES		Additional Cash +					
Premium (Single or Family)		1.		Income Subtotal					
Deductible (can be divided by 12)		2.		Savings -					
Coverage (can be divided by 12)		3.		Debts and Loans -					
Co-Pay				Family Life -					
Prescriptions				Home -					
Vitamins				Daily Living -					
No Insurance				Transportation -					
				Health -					
Total				Communications -					
Notes:		Total		Entertainment/Hobbies -					
				Expenses Subtotal					
				Wheel of Reality + or -					
				Total					
				Under Budget +					
				Over Budget -					