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REV 07/15/2018	

Name:		
Occupation: Accountant		
Spouse's Occupation: Hairstylist		
Number of Children	2-Mark (11 & Sarah (3	months old) years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$2,842
Spouse's Monthly Net		\$1,756
	Total	\$4,598
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$175
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Acto	r/Actress	
Spouse's Occupation	^{n:} Artist	
Number of Children	. None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$2,846
Spouse's Monthly N	et	\$2,684
	Total	\$5,530
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$600
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Administrative Assistant		
Spouse's Occupation: Plumber		
Number of Children: 1- Cooper (1 year old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$2,200
Spouse's Monthly Net		\$3,480
	Tatal	\$5,680
	Total	\$5,000
Notes:		

ADDITIONAL C	'ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$85
Credit Cards	\$210
Personal Loan (Monthly Amount)	Ψ 2 10
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	_
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	Therapist	lai
Number of Children	: 1- Brianna (2 years ol	d)
Credit Score 700	+ or -	New Scor
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$1,417
Spouse's Monthly N	et	\$2,601
	Total	\$4,018
Notes:		

Occupation: Air Force NCO

Spouse's Occupation: Recreational

New Score

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$250
Credit Cards	\$95
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	1
DAILY LIVE	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tota	1

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AUTUMUTTVI	<u> </u>
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Air Force Officer		r
Spouse's Occupation: Secretary		у
Number of Children		h (3 years (1 year old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$1,898
Spouse's Monthly N	et	\$2,145
		<u></u>
	Total	\$4,043
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$275
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	ΈE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Total	
DAILY LIVI	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
To to 1	
Total	L

AUTUMUTTVI	
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Airci	aft Mechar	nic
Spouse's Occupation	n: Massage T	herapist
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$4,569
Spouse's Monthly N	et	\$2,520
	Total	\$7,089
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$160
Credit Cards	\$260
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Anim	nal Caretak	er
Spouse's Occupation	^{n:} Electrici	an
Number of Children	: 1- Aubrey (1 year old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$1,842
Spouse's Monthly N	et	\$2,435
		<i>* 4 0 = =</i>
	Total	\$4,277
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Animal Control Officer		Officer	
Spouse's Occupation: Heavy Equipment			
Number of Children	Number of Children: 1- Jonathon (5 months old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$2,735	
Spouse's Monthly N	et	\$2,715	
	Total	\$5,450	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$540
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	^{n:} Mechani	C
Number of Children	: 1- Hayden (5 months	old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$2,781
Spouse's Monthly N	et	\$2,891
	Total	\$5,672
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$400
Credit Cards	\$460
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

Occupation: Architect

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Arm	у	
Spouse's Occupation	^{n:} Cosmeto	logist
Number of Children	2- Hayden (5 & Brooklyn (3	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$1,417
Spouse's Monthly Net		\$2,151
Total \$3,568		\$3,568
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	.1
DAILY LIVI	NG
(If child is under 1-year, do not include in	n family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
	_
Personal Care (1 or More)	
Tota	1

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AUTUMUTTVI	
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Trance.		
Occupation: Artis	t	
Spouse's Occupation	n: Actor/Ac	ctress
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$2,892
Spouse's Monthly N	et	\$2,846
	Total	\$5,738
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$600
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Audi	tor	
Spouse's Occupation	^{n:} Cashier	
Number of Children: 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$4,599
Spouse's Monthly N	et	\$1,451
	Total	\$6,050
Notes:		

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

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	^{ı:} Janitor	
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investn	nents	
	Total	
IN	COME	
Monthly Net		\$1,892
Spouse's Monthly N	et	\$1,822
	Total	\$3,714
Notes:		

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVIN	٧G
(If child is under 1-year, do not include in J	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

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Name:

Occupation: Bakery Clerk

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Barte	ender	
Spouse's Occupation	n: Floral De	esigner
Number of Children	: 1- Elizabeth	(1 year old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
	COME	
Monthly Net		\$1,360
Spouse's Monthly N	et	\$2,571
		#D 001
	Total	\$3,931
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Biolo	ogist	
Spouse's Occupation: Zoo Keeper		per
Number of Children	2- Michael (8 & Lily (2 year	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$3,615
Spouse's Monthly N	et	\$1,804
		
	Total	\$5,419
Notes:		

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

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Biomedical Engineer		
Spouse's Occupation	^{n:} N/A	
Number of Children: 1- Camille (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
	COME	
Monthly Net		\$5,000
Spouse's Monthly N	et	N/A
		¢= 000
	Total	\$5,000
Notes:		

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$200
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	3
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	tal
DAILY LIV	/ING
(If child is under 1-year, do not includ	e in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tot	lai

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Business Manager		
Spouse's Occupation: Mortician		
Number of Children	2- Wednesday & Pugsley (9 1	y (3 years old) months old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$6,453
Spouse's Monthly N	et	\$2,446
	Total	\$8,899
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$475
Credit Cards	\$300
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Car Salesperson		
Spouse's Occupation: Vet Assistant		
Number of Children: 1- Tessa (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$2,501
Spouse's Monthly N	et	\$2,177
	Total	\$4,678
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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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 RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Carpenter		
Spouse's Occupation: N/A		
Number of Children: None		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$2,936
Spouse's Monthly Net		N/A
	Total	\$2,936
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	ΈE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVIN	٧G
(If child is under 1-year, do not include in)	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



- -

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

ADDITIONAL C	'ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$280
Credit Cards	\$130
Personal Loan (Monthly Amount)	\$1 <u>5</u> 0
Total	
FAMILY LIF	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation: Drilling Engineer		
Number of Children	2- Josiah (5 m & Jacob (3 yea	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$2,486
Spouse's Monthly Net		\$4,742
	Total	\$7,228
Notes:		

ADDITIONAL	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND L	OANS
Student Loans	\$340
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Tota	L
FAMILY LI	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Tota	L

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

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Name:

Occupation: Chef (Sous)

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



	Notes:
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Name:			
			Part-t
Occupation: Comedian		Perso	
Spouse's Occupation: N/A			
Number of Children: None			
Credit Score 700	+ or -	New Score	Stude Credit
List table here			Perso
List table here			
List table here			
List table here			
SA	VINGS		(If child
Savings (Debit)			Groce
Retirement/Investm	nents		1. Fo
			2. D
	Total		3. B
IN	COME		Childo
Monthly Net		\$1,675	Additi
Spouse's Monthly Ne	et	N/A	Pets (
			Churc
	Total	\$1,675	Charit
Notes:			

ADDITIONAL (CASH
art-time Job	
ersonal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
tudent Loans	
redit Cards	\$180
ersonal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
f child is under 1-year, must do 1-3)	
roceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
hildcare	
dditional Accessories	
ets (Optional)	
hurch (Optional)	
harity (Optional)	
Total	1

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Commercial Fishing			
Spouse's Occupation: Dental Assistant			
Number of Children	Number of Children: 2- Kayden (4 months old) & Mark (2 years old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$2,624	
Spouse's Monthly N	et	\$1,856	
	Total	\$4,480	
Notes:			
10005.			

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

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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

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

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation: Dental Assistant			
Number of Children	Number of Children: 2- Shannon (4 months old) & Drew (3 years old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investr	nents		
Total			
INCOME			
Monthly Net		\$3,350	
Spouse's Monthly Net		\$1,856	
	Total	\$5,206	
Notes:	Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

Occupation: Construction

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Correctional Officer		
Spouse's Occupation: Police Patrol Officer		
Number of Children	: None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$2,381
Spouse's Monthly N	et	\$2,820
	Total	\$5,201
Notes:		
Notes.		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$390
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$50
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	
DAILY LIVE	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	ļ
	ļ
	ļ
	-
Tota	L

AUTUMUTTVI	
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Coun	selor	
Spouse's Occupatior	n: Marketing	Manager
Number of Children	2- Anthony (5 & Omar (3 yea	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
	COME	<u></u>
Monthly Net		\$1,979
Spouse's Monthly No	et	\$4,821
	Tatal	\$6,800
	Total	<i>\$</i> 0,000
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$600
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Cour	rt Clerk	
Spouse's Occupation	^{n:} Facilites	
Number of Children	: 1- Samanth (11 months	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$2,120
Spouse's Monthly N	et	\$3,825
	Total	\$5,945
Notes:		

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

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Crime Scene Investigator		
Spouse's Occupation: Truck Driver		
Number of Children: 1- Melanie (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$3,467
Spouse's Monthly Net		\$3,091
	Total	\$6,558
Notes:		
Notes.		

ADDITIONAL	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND L	OANS
Student Loans	\$180
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Tota	1
FAMILY LI	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Tota	L
	1

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Day Care Worker		
Spouse's Occupation: Loan Officer		
Number of Children: 2- Stevie (8 months old) & Nikki (3 years old)		
Credit Score 700 + or - New So	ore	
List table here		
SAVINGS		
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net \$1,37	1	
Spouse's Monthly Net \$2,20	3	
Total \$3,57	4	
Notes:		

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

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Deaf Interpreter		
Spouse's Occupation: Welder		
Number of Children: 2- Kimberly (4 months old) & Kelly (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
Total		
IN	COME	
Monthly Net		\$2,065
Spouse's Monthly Net		\$2,654
	Total	\$4,719
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$80
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



^{Occupation:} Dent	al Assistan	t
Spouse's Occupation	ı: Commerci	al Fishing
Number of Children	: 2- Kayden (4 & Kevin (2 yea	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investn	nents	
	Total	
IN	COME	
Monthly Net		\$1,977
Spouse's Monthly N	et	\$2,624
	Total	\$4,601
Notes:		

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

HOME	2
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tot	
DAILY LIV	/ING
(If child is under 1-year, do not include	e in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tot	tal

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Detective		
Spouse's Occupation: Teacher		
Number of Children: 1- Karson (1 year old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$2,709
Spouse's Monthly Net		\$3,062
	Total	\$5,771
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$80
Credit Cards	\$250
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
<i>Occupation:</i> Diver		
Spouse's Occupation: Geologist		
Number of Children: 3- Roger (10 months old) Colton (2 years old) & James (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)	Savings (Debit)	
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$3,908
Spouse's Monthly Net		\$4,745
Total		\$8,653
Notes:		

ADDITIONAL (ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$550
Credit Cards	\$600
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Drafter		
Spouse's Occupation	n: Preschool	Teacher
Number of Children	2- Justin (2 ye & Tracy (3 yea	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$2,627
Spouse's Monthly N	et	\$1,571
	Total	\$4,198
Notes:		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tota	al
DAILY LIV	ING
(If child is under 1-year, do not include	in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
	_
Personal Care (1 or More)	
TT - 1 -	.1
Tota	11

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Name:

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

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

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



Name:		
Occupation: Drilling Engineer		
Spouse's Occupation: Chef (Sous)		
Number of Children: 2- Josiah (5 months old) & Adelyn (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$5,046
Spouse's Monthly Net		\$2,391
	Total	\$7,437
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$340
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Electrician		
Spouse's Occupation: Animal Caretaker		
Number of Children: 1- Audrey (1 year old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$2,574
Spouse's Monthly Net		\$1,842
		* 4 44 C
	Total	\$4,416
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME		
Home Option:		
Payment (Principal/Interest)		
Taxes & Insurance		
Rent		
Renter's Insurance		
Electricity & Heat		
Water & Trash		
Furniture		
Home Decor		
Tota	al	
DAILY LIV	ING	
(If child is under 1-year, do not include in family size.)		
Dining Out (Select 1)		
Incidentals (1 or More)		
Clothing (Select 1)		
Outwear (Select 1)		
Accessories (1 or More)		
Demonal Come (
Personal Care (1 or More)		
Tota		
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AUTOMOTIVE
Vehicle(s):
Monthly Payment (Car 1)
Monthly Payment (Car 2)
Car Insurance (Car 1 &/or Car 2)
Gas
Other Transportation
Repairs
Total
HEALTH
Premium (Single or Family)
Deductible (can be divided by 12)
Coverage (can be divided by 12)
Co-Pay
Prescriptions
Vitamins
No Insurance
Total
Notes:

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: EMT		
Spouse's Occupation	n: Physical T	herapist
Number of Children	: 2- Connor (3 y & Robin (6 m	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$1,862
Spouse's Monthly N	et	\$4,450
	Total	\$6,312
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$300
Credit Cards	\$150
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Equi	pment Mec	hanic
Spouse's Occupation: Pharmacy Tech		
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
	COME	
Monthly Net		\$2,715
Spouse's Monthly N	et	\$2,698
	Tatal	¢E /12
Total		\$5,413
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$130
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Facilities Maintenance			
Spouse's Occupation: Court Clerk			
Number of Children	Number of Children: 1- Alayna (11 months old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
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 LO	DANS
Student Loans	
Credit Cards	\$480
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	₹ E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Farm	n Crew Lead	ler
Spouse's Occupatio	^{n:} Diver	
Number of Childrer	1: 1- Jake (4 n	nonths old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$1,541
Spouse's Monthly N	et	\$3,908
	Total	\$5,449
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$75
Credit Cards	\$105
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Farm Equipment Operator			
Spouse's Occupation: Hotel Manager			
Number of Children	2- Vicki (5 mc & Stevie (2 ye		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$1,793	
Spouse's Monthly Net		\$3,916	
Total		\$5,709	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$50
Credit Cards	\$120
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ Ε
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Farm HandSpouse's Occupation: Travel AgentNumber of Children:1- Olivia (1 year old)Credit Score 700+ or -New ScoreList table here22List table here22List table here22List table here22Savings (Debit)12Retirement/Investments22Savings (Debit)12Retirement/Investments22Monthly Net\$1,046Spouse's Monthly Net\$2,530Monthly Net\$3,576Notes:-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Intersection-Interse			
Number of Children: 1- Olivia (1 year old) Credit Score 700 + or - New Score List table here Savings (Debit) Retirement/Investments Total \$1,046 Spouse's Monthly Net \$2,530 Total \$3,576	Occupation: Farm Hand		
Credit Score 700+ or -New ScoreList table hereList table hereList table hereList table hereList table hereSavings (Debit)Retirement/InvestmentsTotal\$1,046Spouse's Monthly Net\$2,530Total\$3,576	Spouse's Occupation	^{1:} Travel A	gent
List table hereImage: constraint of tableList table hereImage: constraint of tableList table hereImage: constraint of tableList table hereImage: constraint of tableSavings (Debit)Image: constraint of tableSavings (Debit)Image: constraint of tableSavings (Debit)Image: constraint of tableRetirement/InvestmentsImage: constraint of tableRetirement/InvestmentsImage: constraint of tableImage: constraint of tableImage: constraint of tableMonthly Net\$1,046Spouse's Monthly Net\$2,530Image: constraint of tableImage:	Number of Children	: 1- Olivia (1	year old)
List table hereImage: constraint of table hereList table hereImage: constraint of table hereImage: constraint of table hereSavings (Debit)Image: constraint of table hereImage: constraint of table here\$1,046Spouse's Monthly Net\$2,530Spouse's Monthly Net\$2,530Image: constraint of table here\$3,576	Credit Score 700	+ or -	New Score
List table hereIList table hereISavings (Debit)ISavings (Debit)IRetirement/InvestmentsITotalITotalINCOMEMonthly Net\$1,046Spouse's Monthly Net\$2,530TotalTotal\$3,576	List table here		
List table here SAVINGS Savings (Debit) Retirement/Investments Total Total Monthly Net \$1,046 Spouse's Monthly Net \$2,530 Total \$3,576	List table here		
SAVINGSSavings (Debit)Retirement/InvestmentsTotalTotalINCOMEMonthly Net\$1,046Spouse's Monthly Net\$2,530TotalTotal\$3,576	List table here		
Savings (Debit) Retirement/Investments Total INCOME Monthly Net \$1,046 Spouse's Monthly Net \$2,530 Total \$3,576	List table here		
Retirement/InvestmentsTotalTotalINCOMEMonthly Net\$1,046Spouse's Monthly Net\$2,530Total\$3,576	SA	VINGS	
TotalINCOMEMonthly Net\$1,046Spouse's Monthly Net\$2,530Total\$3,576	Savings (Debit)		
INCOMEMonthly Net\$1,046Spouse's Monthly Net\$2,530Total\$3,576	Retirement/Investn	nents	
INCOMEMonthly Net\$1,046Spouse's Monthly Net\$2,530Total\$3,576			
Monthly Net\$1,046Spouse's Monthly Net\$2,530Total\$3,576			
Spouse's Monthly Net \$2,530 Total \$3,576	INCOME		
Total \$3,576	Monthly Net		-
	Spouse's Monthly N	et	\$2,530
Notes:		Total	\$3,576
	Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$120
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Fashi	on Designe	er
Spouse's Occupation	.: N/A	
Number of Children:	None	
Credit Score 700	+ or -	New Score
List table here		
SAV	VINGS	
Savings (Debit)		
Retirement/Investm	ients	
	Total	
INC	COME	
Monthly Net		\$2,681
Spouse's Monthly Ne	et	N/A
	Total	\$2,681
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$175
Credit Cards	\$75
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tota	
DAILY LIV	ING
(If child is under 1-year, do not include	in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tota	a1

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Firefighter			
Spouse's Occupation: N/A			
Number of Children	Number of Children: None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
INCOME			
Monthly Net		\$3,231	
Spouse's Monthly Net		N/A	
Total		\$3,231	
Notes:			

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

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Flag	ger	
Spouse's Occupation	^{n:} Truck Di	river
Number of Children	: 1- Daniel (2	2 years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$3,420
Spouse's Monthly N	et	\$3,091
	Total	\$6,511
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$105
Credit Cards	\$410
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Flight Attendant		
Spouse's Occupation: Chef		
Number of Children	: Baitain (11 & Luna (4 y	months old) years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$4,002
Spouse's Monthly Net		\$2,392
	Total	\$6,394
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$100
Credit Cards	\$90
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Floral Designer		
Spouse's Occupation: Land Surveyor LS		
Number of Children: 2- Tricia (6 months old) & Jamie (4 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$2,737
Spouse's Monthly Net		\$3,405
Total		\$6,142
Notes:		

ADDITIONAL	СЛЕН —
Part-time Job	CASII
-	_
Personal Loan (Full Amount)	
T -1-	,
Tota	
DEBTS AND I	
Student Loans	\$220
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Tota	
FAMILY LI	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Tota	1
	<u> </u>

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Freig	ght Handler	•
Spouse's Occupation	ι: Interior D	esigner
Number of Children	[:] None	
Credit Score 700	+ or -	New Scor
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$1,652
Spouse's Monthly No	et	\$2,777
	Total	\$4,429
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$75
Credit Cards	\$30
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	ν Ε
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Geologist		
Spouse's Occupation: Diver		
Number of Children: Roger (10 months old) Colton (2 years old) & James (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$4,745
Spouse's Monthly Net		\$3,908
Total		\$8,653
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$750
Credit Cards	\$600
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Grap	hic Designe	er
Spouse's Occupation	^{n:} Musiciar	1
Number of Children	: 1- Rose (2 y	years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$2,719
Spouse's Monthly N	et	\$2,777
	Total	\$5,496
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$230
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Hairstylist		
Spouse's Occupation: Accountant		
Number of Children: 2- Mark (11 months old) & Sarah (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,756
Spouse's Monthly Net		\$2,499
Total		\$4,255
Notes:		

ADDITIONAL	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND L	OANS
Student Loans	\$175
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	L
FAMILY LI	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	L

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	^{n:} Loan Off	ficer	
Number of Children	Number of Children: 1- Elise (2 years old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
Total			
INCOME			
Monthly Net \$2,493			
Spouse's Monthly Net \$2,203		\$2,203	
		-	
Total \$4,		¢1606	
	Total	\$4,090	
Notes:	Total	\$4,090	

Occupation: Hazmat Instructor

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$80
Credit Cards	\$210
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	ΈE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tota	
DAILY LIVI	NG
(If child is under 1-year, do not include in	n family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Deveenel Cover (
Personal Care (1 or More)	
Tota	1
1014	* [

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Heavy Equipment Operator		
Spouse's Occupation: Animal Control Officer		
Number of Children: 1- Jonathon (5 months old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$3,432
Spouse's Monthly Net		\$2,735
Total		\$6,167
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND L	OANS
Student Loans	
Credit Cards	\$540
Personal Loan (Monthly Amount)	
Total	
FAMILY LI	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: High	way Mainte	enance
Spouse's Occupation: Web Developer		
Number of Children	: 2- Peter (2 & Stacy (2	months old) years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
Total		
IN	COME	
Monthly Net		\$1,840
Spouse's Monthly N	et	\$4,093
Total \$5,933		
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$230
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Homemaker		
Spouse's Occupation: Drilling Engineer		
Number of Children: 2- Nick (10 months old) & Colton (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
Total		
INCOME		
Monthly Net		\$O
Spouse's Monthly Net		\$4,742
Total		\$4,742
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$250
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	None 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 LIVIN	JG
(If child is under 1-year, do not include in f	amily size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Demonsel Come (come a	
Personal Care (1 or More)	
Total	

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Hotel Manager		
Spouse's Occupation: N/A		
Number of Children: 2- Brittany & Stacey (9 months old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$5,752
Spouse's Monthly Net		N/A
Total \$5,		\$5,752
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$210
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Housekeeper		
Spouse's Occupation: Truck Driver		
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$1,373
Spouse's Monthly N	et	\$3,091
	Total	\$4,464
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$110
Credit Cards	\$330
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Human Resources		es
Spouse's Occupation: Mechanic		
Number of Children	: 1- Sarah (3 months	old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investn	nents	
	Total	
IN	COME	
Monthly Net		\$2,984
Spouse's Monthly N	et	\$2,892
	Total	\$5,876
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$130
Credit Cards	\$25
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Ē
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	1
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	
	1

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVIN	١G
(If child is under 1-year, do not include in f	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation: Homemaker			
Number of Children	Number of Children: 2- Chris (3 years old) & Lacey (1 year old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
Total			
INCOME			
Monthly Net		\$6,368	
Spouse's Monthly Net \$0		\$O	
	Total	\$6,368	
Notes:			

Occupation: Information Security

ADDITIONAL (ACH
ADDITIONAL C	АЗП
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	
Student Loans	\$375
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	None 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 LIVI	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	1
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Instr	rument Ope	rator	
Spouse's Occupation: Probation Officer			
Number of Children: 2- Bryson (5 months old) & Eva (3 years old)			
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
	COME		
Monthly Net		\$2,512	
Spouse's Monthly Net		\$2,671	
	Total	\$5,183	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$80
Credit Cards	\$230
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Interior Designer			
Spouse's Occupation: Freight Handler			
Number of Children	[:] None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
	COME	1.2	
Monthly Net		\$2,777	
Spouse's Monthly Net		\$1,284	
Total		\$4,061	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$75
Credit Cards	\$30
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	2
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tot	
DAILY LIV	/ING
(If child is under 1-year, do not include	e in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tot	lai



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Janit	or	
Spouse's Occupation: Bakery Clerk		
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$1,822
Spouse's Monthly N	et	\$1,892
	Total	\$3,714
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$185
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Journeyman			
Spouse's Occupation: N/A			
Number of Children	Number of Children: None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$2,931	
Spouse's Monthly Net		N/A	
	Total	\$2,931	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$160
Credit Cards	\$80
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Number of Children:2- Tricia (6 months old) & Jamie (4 years old)Credit Score 700+ or -New ScorList table hereIIList table hereIIList table hereIIList table hereIIList table hereIISavings (Debit)IIRetirement/InvestmentsITotal\$3,405Spouse's Monthly Net\$2,571Total\$5,976	Spouse's Occupation	^{n:} Floral De	esigner
List table hereIList table hereIList table hereIList table hereISavings (Debit)ISavings (Debit)IRetirement/InvestmentsITotalIIISavings (Debit)SavingsSavings (Debit)ISavings (Debit)IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII<	Number of Children		
List table hereImage: orgen constraintsList table hereImage: orgen constraintsList table hereImage: orgen constraintsSavings (Debit)Image: orgen constraintsImage: orgen constraintsImag	Credit Score 700	+ or -	New Scor
List table hereIList table hereIList table hereISAVINGS (Debit)ISavings (Debit)IRetirement/InvestrentsIRetirement/InvestrentsITotalITotalINCOMEMonthly Net\$3,405Spouse's Monthly Net\$2,571IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII <td>List table here</td> <td></td> <td></td>	List table here		
List table hereISAVINGSSavings (Debit)ISavings (Debit)IRetirement/InvestmentsTotalTotalIITotalISpouse's Monthly Net\$2,571I	List table here		
SAVINGSSavings (Debit)Retirement/InvestmentsRetirement/InvestmentsTotalTotalMonthly Net\$3,405Spouse's Monthly Net\$2,571LocalLocalLocalSpouse's Monthly NetLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocalLocal <td< td=""><td>List table here</td><td></td><td></td></td<>	List table here		
Savings (Debit) Retirement/Investments Total INCOME Monthly Net \$3,405 Spouse's Monthly Net \$2,571	List table here		
Retirement/InvestmentsITotalITotalIINCOME\$3,405Monthly Net\$3,405Spouse's Monthly Net\$2,571InterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIInterfaceIIn	SA	VINGS	
TotalTotalINCOMEMonthly Net\$3,405Spouse's Monthly Net\$2,571	Savings (Debit)		
INCOMEMonthly Net\$3,405Spouse's Monthly Net\$2,571	Retirement/Investr	nents	
INCOMEMonthly Net\$3,405Spouse's Monthly Net\$2,571			
Monthly Net\$3,405Spouse's Monthly Net\$2,571		Total	
Spouse's Monthly Net \$2,571	IN	COME	
	Monthly Net		
Total \$5,976	Spouse's Monthly N	et	\$2,571
Total \$5,976			
		Total	\$5,976

Occupation: Land Surveyor

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$220
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Lifeguard Spouse's Occupation: Massage Therapist Number of Children: 1- Alana (3 years old) Credit Score 700 + or - New Score List table here - - Savings (Debit) - - Retirement/Investments - - Retirement/Investments - - Monthly Net \$1,954 - Spouse's Monthly Net \$2,520 - Monthly Net \$4,474 - Notes: - -				
Massage TherapistNumber of Children:1- Alana (3 years old)Credit Score 700+ or -New ScoreList table hereList table hereList table hereList table hereList table hereSavings (Debit)Retirement/InvestmentsSavings (Debit)Retirement/InvestmentsMonthly Net\$1,954Spouse's Monthly Net\$2,520Total\$4,474	Occupation: Lifeg	uard		
I- Alana (3 years old)Credit Score 700+ or -New ScoreList table hereList table hereList table hereList table hereList table hereSavings (Debit)Retirement/InvestmentsTotalMonthly Net\$1,954Spouse's Monthly Net\$2,520Total\$4,474	Spouse's Occupation	י: Massage T	herapist	
List table hereImage: constraint of tableList table hereImage: constraint of tableList table hereImage: constraint of tableList table hereImage: constraint of tableSavings (Debit)Image: constraint of tableSavings (Debit)Image: constraint of tableSavings (Debit)Image: constraint of tableRetirement/InvestmentsImage: constraint of tableImage: constraint of tableImage: constraint of tableMonthly Net\$1,954Spouse's Monthly Net\$2,520Image: constraint of tableImage: constraint of tableIma	Number of Children	: 1- Alana (3	years old)	
List table hereImage: constraint of table hereList table hereImage: constraint of table here <td cols="" constraint="" of<="" td=""><td>Credit Score 700</td><td>+ or -</td><td>New Score</td></td>	<td>Credit Score 700</td> <td>+ or -</td> <td>New Score</td>	Credit Score 700	+ or -	New Score
List table hereIList table hereISavings (Debit)ISavings (Debit)IRetirement/InvestmentsITotalITotalIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII <td col<="" td=""><td>List table here</td><td></td><td></td></td>	<td>List table here</td> <td></td> <td></td>	List table here		
List table hereISAVINGSSavings (Debit)IRetirement/InvestmentsIRetirement/InvestmentsITotalINCOMEMonthly Net\$1,954Spouse's Monthly Net\$2,520TotalSpouse's Monthly NetSpouse's Monthly Net <td col<="" td=""><td>List table here</td><td></td><td></td></td>	<td>List table here</td> <td></td> <td></td>	List table here		
SAVINGSSavings (Debit)	List table here			
Savings (Debit) [] Retirement/Investments [] Total [] Monthly Net \$1,954 Spouse's Monthly Net \$2,520 [] Total \$4,474	List table here			
Retirement/InvestmentsRetirement/InvestmentsTotalTotalINCOMEMonthly Net\$1,954Spouse's Monthly Net\$2,520Total\$4,474	SA	VINGS		
TotalINCOMEMonthly Net\$1,954Spouse's Monthly Net\$2,520Total\$4,474	Savings (Debit)			
INCOMEMonthly Net\$1,954Spouse's Monthly Net\$2,520Total\$4,474	Retirement/Investn	nents		
INCOMEMonthly Net\$1,954Spouse's Monthly Net\$2,520Total\$4,474				
Monthly Net\$1,954Spouse's Monthly Net\$2,520Total\$4,474				
Spouse's Monthly Net \$2,520 Total \$4,474	IN	COME		
Total \$4,474	Monthly Net			
	Spouse's Monthly N	et	\$2,520	
Notes:		Total	\$4,474	
	Notes:			

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$60
Credit Cards	\$45
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ Ε
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Lineman		
Spouse's Occupation: Teacher		
Number of Children: 2- J.R. (10 months old) & David (1 year old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$3,262
Spouse's Monthly Net		\$3,062
	Total	\$6,324
Notes:		

ADDITIONAL	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND L	OANS
Student Loans	\$400
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Tota	L
FAMILY LI	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	L
	·

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



ivante.			
Occupation: Loan Officer			
Spouse's Occupation: Day Care Worker			
Number of Children	.: None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$2,355	
Spouse's Monthly N	et	\$1,371	
	Total	\$3,726	
Notes:			

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

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Marines		
Spouse's Occupation	Spouse's Occupation: Restaurant Manager	
Number of Children: 2- Brandon (7 months old) & Karen (3 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
INCOME		
Monthly Net		\$1,417
Spouse's Monthly N	et	\$2,681
	Total	\$4,098
Notes:		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	1
DAILY LIVI	NG
(If child is under 1-year, do not include ir	ı family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tota	1

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AUTUMUTTVI	<u>'</u>
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Marl	keting Mana	ager
Spouse's Occupation	^{n:} Counselo	or
Number of Children	: 2- Luke (5 & Chase (3	months old) years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$5,321
Spouse's Monthly N	et	\$1,979
	Total	\$7,300
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$600
Credit Cards	\$270
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Massage Therapist			
Spouse's Occupation: Aircraft Mechanic			
Number of Children	: None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	INCOME		
Monthly Net		\$2,679	
Spouse's Monthly N	et	\$4,289	
	Total	\$6,968	
Notes:			

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$160
Credit Cards	\$260
Personal Loan (Monthly Amount)	<i>\</i>
Total	
FAMILY LIF	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



	(3 montins)	oluj
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$2,891
Spouse's Monthly N	et	\$2,781
	Total	\$5,672
Notes:		
F ' a a a b b		
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EV 07/15/2018		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$400
Credit Cards	\$460
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

Name:

Occupation: Mechanic

Spouse's Occupation: Architect

(5 months old)

Number of Children: 1- Hayden



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Medical Records		
Spouse's Occupation	^{n:} Office M	anager
Number of Children	3- Nathan (6 Kristine (2 ye & Tommy (4 y	ars old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$4,297
Spouse's Monthly N	et	\$3,338
	Total	\$7,635
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$480
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Meter Reader		
Spouse's Occupation: Navy		
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
Total		
IN	COME	
Monthly Net		\$2,539
Spouse's Monthly Net		\$1,417
		to 0=0
Total		\$3,956
Notes:		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	1
DAILY LIVE	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
	_
Tota	1

AUTUMUTTVI	
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Miner		
Spouse's Occupation: Secretary		
Number of Children: 2- Aaron (3 months old) & Maxine (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
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 LO	DANS
Student Loans	
Credit Cards	\$230
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Mort	cician	
Spouse's Occupation	n: Business N	Manager
Number of Children	 2- Wednesday & Pugsley (9 r 	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$2,792
Spouse's Monthly N	et	\$6,453
	Total	\$9,245
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$475
Credit Cards	\$300
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



ivanc.		
Occupation: Musician		
Spouse's Occupation: Graphic Designer		
Number of Children	.: 1- Rose (2 y	years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	Retirement/Investments	
	Total	
IN	COME	
Monthly Net		\$2,777
Spouse's Monthly N	et	\$2,345
	Total	\$5,122
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$230
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Navy		
Spouse's Occupation: Office Manager		
Number of Children	: 1- Avery (2	years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)	Savings (Debit)	
Retirement/Investments		
Total		
IN	COME	
Monthly Net		\$1,417
Spouse's Monthly Net		\$3,338
Total		\$4,755
Notes:		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	
DAILY LIVE	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
	ļ
	ļ
Personal Care (1 or More)	ļ
	ļ
	ļ
	<u> </u>
Tota	L

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AUTUMUTTVI	<u>.</u>
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Number of Children	.: 1- Micah (6	o years o
Credit Score 700	+ or -	New Sc
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$2,854
Spouse's Monthly Net		\$3,03
	Total	\$5,88
Notes:		
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	00	

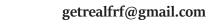
Occupation: News Reporter

Spouse's Occupation: Paralegal

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$130
Credit Cards	\$75
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Certified Nurses Assistant		
Spouse's Occupation: N/A		
Number of Children	1:	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)	Savings (Debit)	
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$1,735
Spouse's Monthly Net		N/A
Total		\$1,735
Notes:		

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$70
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	
	•

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Licensed Practical Nurse			
Spouse's Occupation: Teller			
Number of Children	Number of Children: None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)	1		
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$2,570	
Spouse's Monthly Net		\$1,590	
Total		\$4,160	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$250
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	2
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tot	
DAILY LIV	/ING
(If child is under 1-year, do not include	e in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tot	
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AUTOMOTIVE
Vehicle(s):
Monthly Payment (Car 1)
Monthly Payment (Car 2)
Car Insurance (Car 1 &/or Car 2)
Gas
Other Transportation
Repairs
Total
HEALTH
Premium (Single or Family)
Deductible (can be divided by 12)
Coverage (can be divided by 12)
Co-Pay
Prescriptions
Vitamins
No Insurance
Total
Notes:

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Registered Nurse	
^{n:} Truck Di	river
1: 1- Hadley (1 year old)
+ or -	New Score
VINGS	
nents	
Total	
COME	
	\$4,574
et	\$3,091
Total	\$7,665
	n: Truck Dr 1- Hadley (+ or - VINGS Nents Total COME et

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$315
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	ΈE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



	U	
Spouse's Occupatior	^{1:} Medical	Records
Number of Children	. 3- Nathan (6 Kristine (2 ye & Tommy (4 y	ars old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$4,168
Spouse's Monthly Ne	et	\$4,115
	Total	\$8,283
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$480
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

Occupation: Office Manager

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Para	legal	
Spouse's Occupation	^{n:} News Re	porter
Number of Children	2: 1- Micah (6	years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$3,031
Spouse's Monthly N	et	\$2,854
	Total	\$5,885
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$130
Credit Cards	\$75
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME		
Home Option:		
Payment (Principal/Interest)		
Taxes & Insurance		
Rent		
Renter's Insurance		
Electricity & Heat		
Water & Trash		
Furniture		
Home Decor		
Tota	al	
DAILY LIV	ING	
(If child is under 1-year, do not include in family size.)		
Dining Out (Select 1)		
Incidentals (1 or More)		
Clothing (Select 1)		
Outwear (Select 1)		
Accessories (1 or More)		
Personal Care (1 or More)		
Tota	d1	

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Paramedic		
Spouse's Occupation: Journeyman		
Number of Children: 2- Noah (2 years old) & Meghan (8 months old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$2,258
Spouse's Monthly Net		\$2,931
	Total	\$5,189
Notes:		

ADDITIONAL	
ADDITIONAL (LASH
Part-time Job	
Personal Loan (Full Amount)	
	ļ
Total	
DEBTS AND L	
Student Loans	\$150
Credit Cards	\$260
Personal Loan (Monthly Amount)	
Total	
FAMILY LI	TE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	
	<u>.</u>

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Personal Care Aide		
Spouse's Occupation: Teller		
Number of Children	: 1- Lucas (6	months old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,554
Spouse's Monthly Net		\$1,590
	Total	\$3,144
Notes:		

ADDITIONAL CASH		
Part-time Job		
Personal Loan (Full Amount)		
Total		
DEBTS AND LO	DANS	
Student Loans		
Credit Cards	\$330	
Personal Loan (Monthly Amount)		
Total		
FAMILY LIF	'E	
(If child is under 1-year, must do 1-3)		
Groceries (Select 1)		
1. Formula or Nursing		
2. Diapers		
3. Baby Wipes		
Childcare		
Additional Accessories		
Pets (Optional)		
Church (Optional)		
Charity (Optional)		
Total		

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Pers	onal Traine	r
Spouse's Occupatio	n: Police O	fficer
Number of Children	1: 1- Sadie (4	years old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$3,213
Spouse's Monthly N	et	\$2,820
	Total	\$6,033
Notes:		

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$190
Credit Cards	\$225
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



ivunc.		
Occupation: Petro	oleum Engi	neer
Spouse's Occupation: N/A		
Number of Children: 1- Crystal (5 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$5,001
Spouse's Monthly N	et	N/A
	Total	\$5,001
Notes:		

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

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Pharmacy Technician		
Spouse's Occupation: Equipment Mechanic		
Number of Children	[:] None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$2,698
Spouse's Monthly N	et	\$2,715
	Total	\$5,413
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$130
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation: N/A Number of Children: 1- Ava (3 years of a stress of a			
Credit Score 700+ or -New ScoList table hereList table hereList table hereList table hereList table hereSavings (Debit)Retirement/InvestmentsTotalINCOME\$1,806Spouse's Monthly NetN/AN/A-	Spouse's Occupation	^{1:} N/A	
List table hereImage: stable hereList table hereImage: stable hereList table hereImage: stable hereList table hereImage: stable hereSavings (Debit)Savings (Debit)Retirement/InvestmentsImage: stable hereSavings (Debit)Image: stable hereMonthly NetImage: stable hereSpouse's Monthly NetN/AImage: stable hereImage: stable here	Number of Children	[:] 1- Ava (3	years ol
List table here I I I I I I I I I I I I I I I I I I	Credit Score 700	+ or -	New Sco
List table here I I I I I I I I I I I I I I I I I I	List table here		
List table here Image: Constraint of the second of th	List table here		
SAVINGS Savings (Debit) Retirement/Investments Total INCOME Monthly Net \$1,806 Spouse's Monthly Net	List table here		
Savings (Debit) Retirement/Investments Total INCOME Monthly Net Spouse's Monthly Net N/A	List table here		
Retirement/Investments I Total I INCOME \$1,806 Spouse's Monthly Net N/A Indext of the second seco	SA	VINGS	
Total INCOME Monthly Net Spouse's Monthly Net N/A	Savings (Debit)		
INCOME Monthly Net \$1,806 Spouse's Monthly Net N/A	Retirement/Investn	nents	
INCOME Monthly Net \$1,806 Spouse's Monthly Net N/A			
Monthly Net \$1,806 Spouse's Monthly Net N/A			
Spouse's Monthly Net N/A	IN	COME	
	Monthly Net		
Total \$1,806	Spouse's Monthly N	et	N/A
Total \$1,806			
		Total	\$1,806

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$50
Credit Cards	\$85
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

Name:

Occupation: Phlebotomist



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	^{n:} Admin A	ssistant	
Number of Children	: 1- Alexis (7 months	old)	
Credit Score 700	Credit Score 700 + or - New Score		
List table here			
SAVINGS			
Savings (Debit)			
Retirement/Investr	nents		
	Total		
IN	COME		
Monthly Net		\$3,410	
Spouse's Monthly N	et	\$2,091	
	Total	\$5,501	
Notes:	Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$75
Credit Cards	\$160
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	₹ E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

Occupation: Photographer

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:			
Occupation: Physical Therapist			
Spouse's Occupation: EMT			
Number of Children: 2- Connor (3 years old) & Robin (6 months old)			
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
Total			
IN	COME		
Monthly Net		\$4,557	
Spouse's Monthly Net		\$1,825	
	Total	\$6,382	
Notes:			

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Fersonal Loan (Fun Amount)	
Total	
	ANC
DEBTS AND LO	
Student Loans	\$300
Credit Cards	\$150
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Pilot		
Spouse's Occupation	^{n:} Real Est	ate Agent
Number of Children	. None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$5,010
Spouse's Monthly N	et	\$2,096
		AR 400
	Total	\$7,106
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$400
Credit Cards	\$280
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Ē
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	
	•

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	^{n:} Homema	aker
Number of Children: 3- Jenna (4 years old) Bryson (2 years old) & Jaxson (2 months old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
Monthly Net \$3,480		\$3,480
Spouse's Monthly Net		\$O
	Total	\$3,480
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	FE
(If child is under 1-year, must do 1-3)	
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	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tota	ıl
DAILY LIV	ING
(If child is under 1-year, do not include i	in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tota	ıl

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Name:

Occupation: Plumber

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Police Officer			
Spouse's Occupation	Spouse's Occupation: Correctional Officer		
Number of Children	.: None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
INCOME			
Monthly Net		\$2,972	
Spouse's Monthly N	et	\$2,228	
	Total	\$5,200	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$390
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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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		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
IN	COME	
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 LO	DANS
Student Loans	\$450
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupatio	n:	
	Instrumer	nt Operator
Number of Childrer	1: 2- Bryson (5 1 & Eva (3 year	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$3,078
Spouse's Monthly N	et	\$2,512
	Total	\$5,590
Notes:		

Occupation: Probation Officer

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$80
Credit Cards	\$230
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Tota	
DAILY LIVI	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
	ļ
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Democrael Come (
Personal Care (1 or More)	
Tota	
101a	L

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Radio	ology Techi	nician	
Spouse's Occupation: Carpenter			
Number of Children	: 1- Bree (2 y	vears old)	
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investn	nents		
	Total		
IN	COME		
Monthly Net		\$3,208	
Spouse's Monthly N	et	\$2,704	
	Total	\$5,912	
Notes:			

ADDITIONAL C	'ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$220
Credit Cards	\$110
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Real	Estate Age	nt
Spouse's Occupation	[:] Pilot	
Number of Children:	None	
Credit Score 700	+ or -	New Score
List table here		
SAV	/INGS	
Savings (Debit)		
Retirement/Investm	ents	
	Total	
INC	COME	
Monthly Net		\$2,241
Spouse's Monthly Ne	t	\$5,010
	Total	\$7,251
Notes:		

ADDITIONAL (CASH
Part-time Job	ļ
Personal Loan (Full Amount)	
Total	
DEBTS AND L	OANS
Student Loans	\$400
Credit Cards	\$280
Personal Loan (Monthly Amount)	
Total	
FAMILY LI	Ē
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	1
2. Diapers	1
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	1
Total	1
	1

HOMI	Ξ
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
	tal
DAILY LIV	/ING
(If child is under 1-year, do not includ	le in family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
_	
Personal Care (1 or More)	
To	ται

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Recreational Therapist			
Spouse's Occupation: Air Force			
Number of Children: 1- Brianna (2 years old)			
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$2,945	
Spouse's Monthly N	et	\$1,417	
		-	
	Total	\$4,362	
Notes:			

ADDITIONAL C	ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$250
Credit Cards	\$95
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	1
DAILY LIVE	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Tota	1

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AUTUMUTT	<u> </u>
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:	

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cate	egory 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 -	



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Nama		
Name:		
Occupation: Regional Planner		
Spouse's Occupation: Accountant		
Number of Children	: 1- Jamison (10 months	s old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
Total		
IN	COME	
Monthly Net		\$2,565
Spouse's Monthly Net		\$2,499
	Total	\$5,064
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$280
Credit Cards	\$260
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Restaurant Manager		
Spouse's Occupation	^{n:} Marine	
Number of Children	2- Brandon (7 & Karen (3 ye	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investn	nents	
	Total	
IN	COME	
Monthly Net		\$2,864
Spouse's Monthly N	et	\$1,417
	Total	\$4,281
Notes:		

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

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Housing Reimbursement	- \$1,000
Tota	L
DAILY LIVE	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
	ļ
Tota	l

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Name:

AUTOMOTIVI	<u> </u>
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 RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Reta	Occupation: Retail Sales Associate		
Spouse's Occupation: Web Developer			
Number of Children	2- Keanu (2 yo & Olina (3 mo		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$2,262	
Spouse's Monthly N	et	\$4,094	
Total		\$6,356	
Notes:			
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$50
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Secretary		
Spouse's Occupation: Miner		
Number of Children: 2- Aaron (3 months old) & Maxine (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investn	nents	
Total		
IN	COME	
Monthly Net		\$2,145
Spouse's Monthly Net		\$3,403
	Total	\$5,548
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$230
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation: Personal Trainer		
Number of Children	2- Nicholas (2 & Kelsey (4 ye	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$3,395
Spouse's Monthly N	et	\$2,721
	Total	\$6,116
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$250
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

Occupation: Social Worker

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Retirement/Investments	
Total	
INCOME	
Monthly Net	\$3,63
Spouse's Monthly Net	\$0
Total	\$3,63
Notes:	
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Name:

Occupation: State Trooper

Credit Score 700

List table here List table here List table here List table here

Savings (Debit)

Spouse's Occupation: Homemaker

Number of Children: 2- Wesley (5 months old) & Gabrielle (2 years old)

SAVINGS

+ or -

New Score

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$175
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	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	
Tota	
DAILY LIVI	NG
(If child is under 1-year, do not include in	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
	-
Tota	L



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Stock Broker		
Spouse's Occupation: N/A		
Number of Children	: None	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$3,402
Spouse's Monthly Net		N/A
	Total	\$3,402
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$250
Credit Cards	\$200
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

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



Trante.			
Occupation: Surf	Instructor		
Spouse's Occupation: Housekeeper		eper	
Number of Children	Number of Children: 1- Kale (9 months old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
	Total		
IN	COME		
Monthly Net		\$1,971	
Spouse's Monthly N	et	\$1,968	
	Total	\$3,939	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVIN	I <mark>G</mark>
(If child is under 1-year, do not include in fa	mily size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
reisonal Cale (1 or more)	
Total	

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Taxi Driver		
Spouse's Occupation: Teacher		
Number of Children: 1- Leilani (2 years old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investn	nents	
	Total	
IN	COME	
Monthly Net		\$1,904
Spouse's Monthly Net		\$3,062
	Total	\$4,966
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$50
Credit Cards	\$100
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ Ε
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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



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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:	Name:		
Occupation: Teacher			
Spouse's Occupation: Lineman			
Number of Children: 2- James (10 months old) & David (1 year old)			
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
Total			
IN	COME		
Monthly Net		\$3,124	
Spouse's Monthly Net		\$3,262	
	Total	\$6,386	
Notes:			

ADDITIONAL	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND L	
Student Loans	\$400
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Tota	L I
FAMILY LI	FE
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	1
Additional Accessories	
Pets (Optional)	1
Church (Optional)	
Charity (Optional)	
Total	
	1

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HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVIN	١G
(If child is under 1-year, do not include in J	family size.)
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:		
Occupation: Telle	er	
Spouse's Occupation	n: Personal (Care Aide
Number of Children	: 1- Lucas (6 months	old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	nents	
	Total	
IN	COME	
Monthly Net		\$1,590
Spouse's Monthly Net		\$1,554
		AD 144
	Total	\$3,144
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$330
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	
	·

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Tour	Guide	
Spouse's Occupation	^{n:} Dental A	ssistant
Number of Children	: 1- Malaya (2 yeard old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investn	nents	
	Total	
IN	COME	
Monthly Net		\$1,684
Spouse's Monthly N	et	\$1,856
	Total	\$3,540
Notes:		

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$50
Credit Cards	\$70
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Ē
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	
	•

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Tractor/Trailer Driver			
Spouse's Occupation: Cashier			
Number of Children	: 1- Rosito (6 months	old)	
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investr	nents		
	Total		
IN	COME		
Monthly Net		\$2,858	
Spouse's Monthly Net		\$1,452	
	Total	\$4,310	
		Ψ <u></u>	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$170
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	^{n:} Journeyı	man
<i>Number of Children:</i> 1- Carley (11 months old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investr	Retirement/Investments	
	Total	
IN	COME	
Monthly Net		\$2,530
Spouse's Monthly Net		\$2,931
	Total	\$5,461
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

Occupation: Travel Agent

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation	n: Crime Scene	Investigator
Number of Children	: 1- Melanie (2 years old	d)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
	Total	
IN	COME	
Monthly Net		\$3,091
Spouse's Monthly N	et	\$3,467
	Total	\$6,558
Notes:		

CASH
DANS
\$180
\$480
Έ

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

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Name:

Occupation: Truck Driver

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
Occupation: Valet Attendant			
Spouse's Occupation: Waiter/Waitress			
Number of Children	Number of Children: None		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
Total			
IN	COME		
Monthly Net		\$1,271	
Spouse's Monthly Net		\$1,545	
Total		\$2,816	
Notes:			

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

HOME		
Home Option:		
Payment (Principal/Interest)		
Taxes & Insurance		
Rent		
Renter's Insurance		
Electricity & Heat		
Water & Trash		
Furniture		
Home Decor		
Total		
DAILY LIVIN	١G	
(If child is under 1-year, do not include in family size.)		
Dining Out (Select 1)		
Incidentals (1 or More)		
Clothing (Select 1)		
Outwear (Select 1)		
Accessories (1 or More)		
Personal Care (1 or More)		
Total		

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Vet Assistant			
Spouse's Occupation: Car Salesman			
Number of Children	Number of Children: 1- Tessa (3 years old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
Total			
IN	COME		
Monthly Net		\$2,177	
Spouse's Monthly Net		\$2,501	
	Total \$4,678		
Notes:	Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Waiter/Waitress			
Spouse's Occupation: Construction			
Number of Children	Number of Children: 1- Tala (4 months old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investm	Retirement/Investments		
Total			
IN	INCOME		
Monthly Net		\$1,545	
Spouse's Monthly Net		\$3,350	
	Total	\$4,895	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	
Credit Cards	\$180
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME	
Home Option:	
Payment (Principal/Interest)	
Taxes & Insurance	
Rent	
Renter's Insurance	
Electricity & Heat	
Water & Trash	
Furniture	
Home Decor	
Total	
DAILY LIVIN	١G
(If child is under 1-year, do not include in J	
Dining Out (Select 1)	
Incidentals (1 or More)	
Clothing (Select 1)	
Outwear (Select 1)	
Accessories (1 or More)	
Personal Care (1 or More)	
Total	

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Name:			
ivance.			
Occupation: Water Treatment Operator			
Spouse's Occupation: Medical Records			
Number of Children	Number of Children: 2- Jordan (9 months old) & Jasmine (3 years old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
TAT	Total		
	COME	¢2.950	
Monthly Net		\$2,850	
Spouse's Monthly Net		\$4,115	
Total		\$6,965	
Notes:			

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$120
Credit Cards	\$95
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

HOME		
Home Option:		
Payment (Principal/Interest)		
Taxes & Insurance		
Rent		
Renter's Insurance		
Electricity & Heat		
Water & Trash		
Furniture		
Home Decor		
Tota		
DAILY LIVI	NG	
(If child is under 1-year, do not include in family size.)		
Dining Out (Select 1)		
Incidentals (1 or More)		
Clothing (Select 1)		
Outwear (Select 1)		
Accessories (1 or More)		
Devected Cover (1) and		
Personal Care (1 or More)		
Tota	1	
101a	1	

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Spouse's Occupation: Highway Maintenance		
Number of Children	2- Peter (2 mo & Stacy (2 yea	
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$4,291
Spouse's Monthly N	et	\$1,840
		+C 101
	Total \$6,131	
Notes:		

ADDITIONAL CASH	
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$230
Credit Cards	\$360
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	'E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

Occupation: Web Developer

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Welder			
Spouse's Occupation: Deaf Interpreter			
Number of Children	Number of Children: 2- Kimberly (4 months old) & Ben (2 years old)		
Credit Score 700	+ or -	New Score	
List table here			
SA	VINGS		
Savings (Debit)			
Retirement/Investments			
Total			
INCOME			
Monthly Net		\$2,833	
Spouse's Monthly N	et	\$2,065	
		#4 000	
Total \$4,898			
Notes:			

ADDITIONAL (CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$80
Credit Cards	\$130
Personal Loan (Monthly Amount)	
Total	
FAMILY LI	E
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



Occupation: Writ	er	
Spouse's Occupation	^{n:} Social W	orker
Number of Children	2- Alejandro (& Reyna (3 ye	6 months old) ars old)
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investm	nents	
	Total	
IN	COME	
Monthly Net		\$3,217
Spouse's Monthly N	et	\$3,142
	Total	\$6,359
Notes:		

ADDITIONAL C	CASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND LO	DANS
Student Loans	\$85
Credit Cards	\$145
Personal Loan (Monthly Amount)	
Total	
FAMILY LIF	Έ
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	

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

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Name:

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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Name:		
Occupation: Youth Pastor		
Spouse's Occupation: Counselor		
Number of Children: 2- Elizabeth (1 year old) & Amelia (1 month old)		
Credit Score 700	+ or -	New Score
List table here		
SA	VINGS	
Savings (Debit)		
Retirement/Investments		
Total		
INCOME		
Monthly Net		\$1,971
Spouse's Monthly Net		\$1,979
	Total	\$3,950
Notes:		

ADDITIONAL CASH		
Part-time Job		
Personal Loan (Full Amount)		
Total		
DEBTS AND LO	DANS	
Student Loans	\$350	
Credit Cards	\$50	
Personal Loan (Monthly Amount)		
Total		
FAMILY LIF	ΈE	
(If child is under 1-year, must do 1-3)		
Groceries (Select 1)		
1. Formula or Nursing		
2. Diapers		
3. Baby Wipes		
Childcare		
Additional Accessories		
Pets (Optional)		
Church (Optional)		
Charity (Optional)		
Total		

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	



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

ADDITIONAL (ASH
Part-time Job	
Personal Loan (Full Amount)	
Total	
DEBTS AND L	
Student Loans	\$325
Credit Cards	\$120
Personal Loan (Monthly Amount)	V120
Total	
FAMILY LI	
(If child is under 1-year, must do 1-3)	
Groceries (Select 1)	
1. Formula or Nursing	
2. Diapers	
3. Baby Wipes	
Childcare	
Additional Accessories	
Pets (Optional)	
Church (Optional)	
Charity (Optional)	
Total	
Iotai	

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

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

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

WHEEL OF RE	ALITY
Unexpected Expense -	
Unexpected Income +	
Total	
FINAL BALA	NCE
List totals from each cat	egory 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 -	

