

Family Budget Worksheet

Please list your typical monthly costs. Staff may ask for documentation if needed.

Name: _____ Date: _____

Monthly Income	
Monthly Income from Employment	
Monthly Child Support	
TANF	
Pensions or SS Income	
Other	
Total Income	
Routine Monthly Expenses	
Rent or mortgage	
Electric	
Gas/Oil or Propane or Kerosene	
Water and Sewer	
Trash	
Food costs (Do not include what is covered by SNAP or WIC)	
Transportation (Car payment, public transportation, parking, Taxis)	
Gas for the month	
Fines/Court Costs	
Cable TV/Satellite/Streaming or Internet/WiFi	
Child Support Paid Out	
Credit card payments or payday loans	
Insurance (health, life and property/rental, car)	
Child Care Costs	
Student or other loans	
Telephone/Cell Phone	
Other (Household, Baby, Pets, Rentals, Etc)	
Other (Entertainment, Cigarettes, Alcohol, Etc)	
Total Expenditures	
Positive or Negative Monthly Balance	

Name: _____

My Goal Plan

Date: _____

Signature _____

To reach long term stability and to be able to meet all of our family's needs.

S		M	A	R	T
Specific		Measurable	Attainable	Relevant/Meaningful	Time
What is your strategy or goal?		How will you know you met it?	What attainable steps can you complete to reach your goal?	Why is this goal meaningful?	When will you accomplish these steps?
Select this Strategy	Create and follow a realistic budget	Budget is created and followed	<ol style="list-style-type: none"> 1. Document all forms of income for my family. 2. Save my receipts and document monthly payments so I know what I have to spend. 3. Put it in the budget spreadsheet and see the balance. 4. Make adjustments to balance my budget 		
Select this Strategy	Find a job	When I start work.	<ol style="list-style-type: none"> 1. Identify what hours I can work. 2. Identify my transportation and/or child care needs and find ways to meet these needs. 3. Begin looking for jobs that fit my skills or offer training. 4. Apply for jobs and continue applying until I obtain a job. 5. Get help if I need help. 		
Select this Strategy	Find a second job	When I start a second job.	<ol style="list-style-type: none"> 1. Identify what hours I can work. 2. Identify my transportation and/or child care needs and find ways to meet these needs. 3. Begin looking for jobs that fit my skills and schedule. 4. Apply for jobs and continue applying until I obtain a job. 5. Get help if I need help. 		
Select this Strategy	Find more affordable housing	When I sign a lease and move into more affordable housing.	<ol style="list-style-type: none"> 1. Identify what I can afford. 2. Look at my current lease to see when it ends and the notice I must give. 3. Obtain a copy of my credit report (www.annualcreditreport.com) so I know what prospective landlords will see. Clean up anything I can. 4. Begin saving for application fees and security deposit. 5. Start looking for more affordable housing (check with any income based housing providers). Check with friends and coworkers to identify potential housing, also look on social media but do not give money to someone before you have seen a house and a lease. 6. Apply for housing, if you are rejected ask why so you know what to work on. Make corrections and apply again. 		

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My Goal Plan

Date: _____

Signature _____

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Specific		Measurable	Attainable	Relevant/Meaningful	Time
What is your strategy or goal?		How will you know you met it?	What attainable steps can you complete to reach your goal?	Why is this goal meaningful?	When will you accomplish these steps?
Select this Strategy	Find a room mate	When a room mate moves in and pays toward the bills	<ol style="list-style-type: none"> 1. Confirm with your landlord that you can add someone to the lease and share costs 2. Think about what traits you would want in a room mate and write down questions you would ask. List the non-negotiables. 3. Think about how you would share costs. 4. Reach out to people you trust to begin looking for a room mate. 5. Set up a trial. 6. Have a written agreement. 		
Select this Strategy	Apply for SNAP and Medicaid	When I have submitted the application for SNAP and/or Medicaid	<ol style="list-style-type: none"> 1. Go to https://www.dhs.pa.gov/Services/Assistance/Pages/Apply-for-Benefits.aspx 2. Complete the online application or download the paper applications and fill it out. 3. Submit any needed documentation (either upload it to the website or get paper copies and turn it into the local office with your application. 4. Ask for help if needed. 		
Select this Strategy	Work on my credit	See improvement in my credit score	<ol style="list-style-type: none"> 1. Obtain a copy of my credit report (www.annualcreditreport.com) and review the report 2. If you find inaccurate information file a formal dispute with the credit agency providing documentation. 3. Pay off anything you can. 4. Pay bills ontime. 5. Pay down credit. 		
Create Your Own Goal					