

## Chapter Worksheets

The following worksheets will help you gather the information needed to begin making decisions and plans to weather your crisis. Visit <https://micheleecaganca.com/FinRec101> for downloadable versions (password: Fin@nc@!@LRecovery!).

### ONGOING CRISIS COSTS

☑ Think about the new ongoing costs you may face due to your current situation. List them here, then add them to your crisis budget.

EMERGENCY	EXPENSE	BUDGET
<b>Health Crisis</b>		
	Medicine	
	Medical supplies	
	Recurring outpatient visits	
	Transportation and travel for care	
	In-home care	
	Childcare	
	Hospital stay(s)	
	Therapy	
	Other	
<b>Divorce</b>		
	Legal fees	
	New housing costs/replacing basic home necessities	
	Utility bills	
	Refinancing mortgage or car loan (account for higher monthly payments)	
	Health insurance premiums	
	Child visitation travel	
	Childcare	
	Therapy	
	Other	

<b>Death</b>		
	Legal fees	
	Outstanding debt payments	
	Medical bills	
	Health insurance premiums	
	Tax payments	
	Childcare	
	Therapy	
	Other	
<b>Job Loss</b>		
	Job search costs	
	Career counseling	
	Employment agency	
	Health insurance premiums	
	Estimated tax payments	
	Income tax on unemployment	
	Income and self-employment tax	
	On gig work or freelancing	
	Life insurance	
	Therapy	
	Other	
<b>Natural Disaster</b>		
	Emergency travel	
	Temporary housing costs	
	Rebuilding and repairs	
	Medical expenses	
	Replacing basic necessities	
	Childcare	
	Therapy	
	Other	

# Michelle Singletary Budget Template

**Kathleen Armour**

A red circular graphic with a gradient, appearing as a partial circle or a thick curved line, located to the right of the author's name.

## **Michelle Singletary Budget Template:**

**When Answers Aren't Enough** Michelle Singletary, 2010-01-26 In her softcover book *The Power to Prosper* award winning writer Michelle Singletary has a field tested financial challenge for you For twenty one days you will put away your credit cards and buy only what you need for survival With Michelle's guidance during this three week financial fast you'll discover how to Break your spending habit Handle money with your significant other or your spouse Break your bondage to debt with the Debt Dash Plan Make smart investments Be prepared for any contingency with a Life Happens Fund Stop worrying about money and find the priceless power of financial peace As you discover practical ways to achieve financial freedom you'll experience something even more amazing your faith and generosity will increase too *The 21-Day Financial Fast* Michelle Singletary, 2014-01-07 Whether you're living paycheck to paycheck or just trying to make smarter financial choices let award winning writer and Washington Post columnist Michelle Singletary show you the practical steps you need to take for the financial peace you long for In *The 21 Day Financial Fast* Michelle proposes a field tested financial challenge for twenty one days put away your credit cards and buy only the barest essentials What happens next will forever change the way you think about wealth With Michelle's guidance you'll discover how to Break bad spending habits Plot a course to become debt free with the Debt Dash Plan Avoid the temptation of overspending for college Learn how to prepare elderly relatives and yourself for future long term care expenses Be prepared for any contingency with a Life Happens Fund Stop worrying about money and find the priceless power of financial peace Join the thousands of others who have already discovered practical ways to achieve financial freedom and experience what it truly means to live a life of financial peace and prosperity [My Monthly Budget Planner: Monthly Expense Tracker and Bill Organizer for Personal Success](#) Johanna Michelle, 2019-11-10 If you want to get out of debt start saving break the paycheck cycle live a happier and fulfilling life then keep reading According to studies more than 189 Million Americans have credit cards And each household with a credit card carries on average 8 398 in credit card debt Also total US Consumer debt is 13 86 trillion US Dollars including mortgages auto loans credit cards and student loans Could you be one of them You may work harder and harder to get out of debt and start saving But you should take control of your spendings as well as earning much more This planner will help you take control of your money set financial goals and achieve them easily This planner includes Monthly Budget Worksheet Weekly and Daily Expense Tracker Debt Payment Log Monthly Budgeting Overview Dimensions 8 5x11 inches with 208 pages So if you want to keep track of your expenses and live a happier and fulfilling life click add to cart [Personal Finance Budget Planner and Bill Organizer](#) P. F. M. Publishing Budget Books, 2020-03-02 Daily Weekly and Monthly Budget Planner with Undated Calendar Start Money Management with Income Planning and Expense Organizing This Monthly Budget Planner Bill Organizer provides a fantastic way to take control of your money and start a savings plan today Track and organize your bills and plan for expenses each month with 4 sections to itemize your spending and organize your expenses Each section

also comes with a Budget Notes page to write your budget goals and financial tasks to help you prioritize your spending

**BOOK DETAILS** January December undated calendar two page spreads Monthly Budget Plan with Necessary and Optional Expenses and expense categories Budget Goals and Notes pages to plan how to pay off debt or create a savings plan Bill Tracker Organizer pages to list your bills and due dates for on time payment Portable easy to carry 8x10 size makes it great to pop in your bag Undated calendars mean you can start at any time Cute Kawaii Floral Flower Cover Perfect for your business personal finance bookkeeping and budgeting needs Use this planner to manage your money and create your personal finance plan Get it for yourself your friends family and co workers today      **2020 Monthly Weekly Income And Expense Budget Planner Book - Personal Finance Savings Money Budgeting Notebook** Zenwerkz Budget Planner,2019-11-09 2020 Monthly Weekly Income And Expense Budget Planner Book Personal Finance Savings Money Budgeting Notebook The Monthly Budget Planner and Organizer is a fantastic way to plan for your expenses and organize your bills The planner journal consist of neatly organized spaces for the week and month that you wish to plan your expenses and account for your bills **BOOK DETAILS** Monthly Budget Worksheet including January 2020 to December 2020 Weekly and Daily Expense Tracker Yearly Summary Account tracker Monthly savings tracker Debt payment log Check ledger Cover Design Matte Craft Cover Printed on quality paper Dimensions 8 5 x 11 inches 118 Pages Light weight Easy to carry around This book planner helps you manage your money and is perfect for business personal finance bookkeeping and budgeting It can also be given as a gift to your co workers and your loved ones to show that you care for them Get the 2020 Monthly Weekly Income And Expense Budget Planner Book Personal Finance Savings Money Budgeting Notebook now      **2020 Monthly Weekly Income And Expense Budget Planner Book - Personal Finance Savings Money Budgeting Notebook** Zenwerkz Budget Planner,2019-11-09 2020 Monthly Weekly Income And Expense Budget Planner Book Personal Finance Savings Money Budgeting Notebook The Monthly Budget Planner and Organizer is a fantastic way to plan for your expenses and organize your bills The planner journal consist of neatly organized spaces for the week and month that you wish to plan your expenses and account for your bills **BOOK DETAILS** Monthly Budget Worksheet including January 2020 to December 2020 Weekly and Daily Expense Tracker Yearly Summary Account tracker Monthly savings tracker Debt payment log Check ledger Cover Design Matte Craft Cover Printed on quality paper Dimensions 8 5 x 11 inches 118 Pages Light weight Easy to carry around This book planner helps you manage your money and is perfect for business personal finance bookkeeping and budgeting It can also be given as a gift to your co workers and your loved ones to show that you care for them Get the 2020 Monthly Weekly Income And Expense Budget Planner Book Personal Finance Savings Money Budgeting Notebook now      Personal Budget Template Journals For All,2017-03-15 Large 8 5 Inches By 11 Inches Budget Planner Get Your Copy Today No Pockets Includes Debt Tracker Savings Tracker Budget Tracker Including Income Expenses Planned Actual And Difference Get Your Copy Today      **Monthly Budget Planner** Monthly Bill Monthly Bill Planner,Monthly

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