

Chapter Worksheets

The following worksheets will help you gather the information needed to begin making decisions and plans to weather your crisis. Visit <https://micheleecagan.ca.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
Health Crisis		
	Medicine	
	Medical supplies	
	Recurring outpatient visits	
	Transportation and travel for care	
	In-home care	
	Childcare	
	Hospital stay(s)	
	Therapy	
	Other	
Divorce		
	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	

Death		
	Legal fees	
	Outstanding debt payments	
	Medical bills	
	Health insurance premiums	
	Tax payments	
	Childcare	
	Therapy	
	Other	
Job Loss		
	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	
Natural Disaster		
	Emergency travel	
	Temporary housing costs	
	Rebuilding and repairs	
	Medical expenses	
	Replacing basic necessities	
	Childcare	
	Therapy	
	Other	

Michelle Singletary Budget Template

Katrin Zwirgmaier



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Table of Contents Michelle Singletary Budget Template

1. Understanding the eBook Michelle Singletary Budget Template
 - The Rise of Digital Reading Michelle Singletary Budget Template
 - Advantages of eBooks Over Traditional Books
2. Identifying Michelle Singletary Budget Template
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Michelle Singletary Budget Template
 - User-Friendly Interface
4. Exploring eBook Recommendations from Michelle Singletary Budget Template
 - Personalized Recommendations
 - Michelle Singletary Budget Template User Reviews and Ratings

- Michelle Singletary Budget Template and Bestseller Lists
- 5. Accessing Michelle Singletary Budget Template Free and Paid eBooks
 - Michelle Singletary Budget Template Public Domain eBooks
 - Michelle Singletary Budget Template eBook Subscription Services
 - Michelle Singletary Budget Template Budget-Friendly Options
- 6. Navigating Michelle Singletary Budget Template eBook Formats
 - ePub, PDF, MOBI, and More
 - Michelle Singletary Budget Template Compatibility with Devices
 - Michelle Singletary Budget Template Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Michelle Singletary Budget Template
 - Highlighting and Note-Taking Michelle Singletary Budget Template
 - Interactive Elements Michelle Singletary Budget Template
- 8. Staying Engaged with Michelle Singletary Budget Template
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Michelle Singletary Budget Template
- 9. Balancing eBooks and Physical Books Michelle Singletary Budget Template
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Michelle Singletary Budget Template
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Michelle Singletary Budget Template
 - Setting Reading Goals Michelle Singletary Budget Template
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Michelle Singletary Budget Template
 - Fact-Checking eBook Content of Michelle Singletary Budget Template
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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