

Chapter Worksheets

The following worksheets will help you gather the information needed to begin making decisions and plans to weather your crisis. Visit <https://micheleecaganga.com/FinRec101> for downloadable versions (password: Fin@nc101@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

Brendan G. Carr



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