



The CareOne Budget Planning Guide

Use this guide to easily track your expenses.

Name: _____

Date Range: ____/____/____ to ____/____/____

CareONE ¹ The CareOne Budget Planning Guide

Using the CareOne Budget Planning Guide, you can easily analyze where your money is being spent by tracking and categorizing your expenses into household fixed, variable, and discretionary expenses. This guide allows you to set realistic money management goals—and adjust your spending habits so that you can reach these goals.

Household Fixed Expenses								For Goal Setting		
To Be Paid	Company Owed To	Amount Owed	Subtract (-)	Amount Paid	Date Paid	Amount Remaining	Next Payment Due Date	Goal Date To Be Paid Off	Divide by Months Until Goal Date	Amount Each Month
HOUSING										
Mortgage/Rent		\$	-	\$		\$				\$
Insurance		\$	-	\$		\$				\$
Taxes		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
EDUCATION										
Student Loan		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
AUTOMOBILE										
Car Payment #1		\$	-	\$		\$				\$
Car Payment #2		\$	-	\$		\$				\$
Insurance		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
MEDICAL										
Doctor Visits		\$	-	\$		\$				\$
Prescriptions		\$	-	\$		\$				\$
Medical Treatments		\$	-	\$		\$				\$
Insurance		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
CHILDCARE										
Daycare Expenses		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
CREDIT CARD DEBT										
Creditor #1		\$	-	\$		\$				\$
Creditor #2		\$	-	\$		\$				\$
Creditor #3		\$	-	\$		\$				\$
Creditor #4		\$	-	\$		\$				\$
Creditor #5		\$	-	\$		\$				\$
ADD TOGETHER TO TOTAL AMOUNT PAID:				\$						

If not, stick with how much you can pay (more than the minimum payment). Set a goal date based on that payment. Make sure this amount is realistic for you.

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Variable Expenses								For Goal Setting		
To Be Paid	Company Owed To/ Other Title	Amount Owed	Subtract (-)	Amount Paid	Date Paid	Amount Remaining	Next Payment Due Date	Goal Date To Be Paid Off	Divide by Months Until Goal Date	Amount Each Month
SAVINGS										
Long Term Retirement		\$	-	\$		\$				\$
Short Term: Vacations, Holiday Shopping, etc.		\$	-	\$		\$				\$
Emergency		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
UTILITIES										
Water		\$	-	\$		\$				\$
Electricity		\$	-	\$		\$				\$
Gas		\$	-	\$		\$				\$
Telephone		\$	-	\$		\$				\$
Sanitation		\$	-	\$		\$				\$
Home Maintenance		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
FOOD										
Restaurant		\$	-	\$		\$				\$
Grocery		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
TRANSPORTATION										
Car Maintenance		\$	-	\$		\$				\$
Fuel		\$	-	\$		\$				\$
		\$	-	\$		\$				\$
PERSONAL										
Adult Clothing		\$	-	\$		\$				\$
Children's Clothing		\$	-	\$		\$				\$
Dry Cleaning		\$	-	\$		\$				\$
Tailoring		\$	-	\$		\$				\$
Cosmetics		\$	-	\$		\$				\$
Baby Sitter		\$	-	\$		\$				\$
Salon Services		\$	-	\$		\$				\$
ADD TOGETHER TO TOTAL AMOUNT PAID:				\$						

If not, stick with how much you can pay (more than the minimum payment). Set a goal date based on that payment. Make sure this amount is realistic for you.

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Discretionary Expenses								For Goal Setting			
To Be Paid	Company Owed To/ Other Title	Amount Owed	Subtract (-)	Amount Paid	Date Paid	Amount Remaining	Next Payment Due Date	Goal Date To Be Paid Off	Divide by Months Until Goal Date	Amount Each Month	
Entertainment (includes recreation)		\$	—	\$		\$				\$	
Cable		\$	—	\$		\$				\$	
Television		\$	—	\$		\$				\$	
Internet		\$	—	\$		\$				\$	
Magazine Subscriptions		\$	—	\$		\$				\$	
Book Purchases		\$	—	\$		\$				\$	
Game Purchases		\$	—	\$		\$				\$	
Gifts		\$	—	\$		\$				\$	
Other #1		\$	—	\$		\$				\$	
Other #2		\$	—	\$		\$				\$	
Other #3		\$	—	\$		\$				\$	
Other #4		\$	—	\$		\$				\$	
Other #5		\$	—	\$		\$				\$	
ADD TOGETHER TO TOTAL AMOUNT PAID:				\$							

Make sure this amount is realistic for you. If not, stick with how much you can pay (more than the minimum payment). Set a goal date based on that payment.

Analyzing Your Money

	Write In:	Example:
Write your total income for the month:	\$	\$2,500
Subtract it from Total Amount Paid (below):	—	—
Write Total Amount Paid here:	\$	\$530
Total Amount Leftover:	\$	\$1970

We take your success very seriously, and work hard to support and assist you in selecting the plan that is right for you. **Please feel free to contact us at 1-800-483-8033 with any questions.**

[Click here](#) to view all of our informative guides. For a comprehensive list of financial terms, check out our glossary at <http://www.careonecredit.com/knowledge/financial-glossary.aspx>



careonecredit.com

1-800-483-8033

To create a complete spending plan contact one of our certified credit counselors during the following operating hours:

Monday through Friday 8:00am to 12:00am EST
Saturday 9:00am to 7:00pm EST
Sunday 9:00am to 6:00pm EST

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