RESILIENCE FINANCE

Budget Preparation Worksheet

Gather the numbers first. Build the budget in the app second.

How to use this worksheet

Use a normal month. Gather bills, pay information, statements, and due dates. Estimates are fine when exact amounts are not available.
Enter the main categories first. Add detailed bills, due dates, debt details, and annual expenses only when that extra detail helps.
In the app: Build My First Budget -> Details > -> Advanced Planning -> Prepare Next Month.

1. Household & Planning Month

Name / household ______________________________________	**Planning month** _________________________
Other household member(s) ______________________________________	**Budget space** [ ] Personal [ ] Shared household

2. Income

List take-home income you reasonably expect to use for this month.

Income source	How often?	Expected this month
Primary income		
Second income		
Side work / self-employment		
Other income		

Estimated total monthly income: $_______________________

3. Core Monthly Budget

Write the normal monthly amount. Use Pages 2-3 only when you want more detail.

Budget category	Monthly amount
Tithing / Giving	$_________________
Housing	$_________________
Utilities	$_________________
Food	$_________________
Transportation	$_________________
Insurance	$_________________
Debt Payments	$_________________
Savings	$_________________
Personal / Flexible	$_________________
Other	$_________________

Detailed Bills & Due Dates

Optional detail: individual bills roll up under the main category so the main budget can stay simple. Add a due date when you want an item on the Bill Calendar and monthly checklist.

Utilities

Examples: power, natural gas, water, internet, cell phone, trash.

Bill / service	Amount	Due day	Repeats
Power / electric			
Natural gas			
Internet			
Cell phone			

Transportation

Fixed payments may have due dates; fuel or maintenance can simply be monthly estimates.

Item	Amount	Due day	Repeats
Vehicle payment			
Second vehicle payment			
Fuel			
Maintenance / registration			

Other Bills

Housing charges, insurance, subscriptions, childcare, medical bills, and other obligations.

Bill / item	Category	Amount	Due	Repeats

Repeat choices

Monthly = expected every month. Annual = expected once a year. This month only = belongs only in the selected month.
Leave Due day blank for items that do not have a specific payment date.

Debt Accounts & Savings Goals

Begin with the payment and due date. Add balance and APR if known. Resilience Finance can track the debt without forcing every detail into the simple budget view.

Debt Accounts

For mortgages or auto loans, choose where the payment counts so it is not counted twice.

Debt / lender	Type	Payment	Due	Balance	APR

Common types: Credit Card, Personal Loan, Student Loan, Medical Debt, Line of Credit, Tax Debt, Buy Now / Pay Later, Mortgage, Auto Loan, Other.

Where should the monthly payment count?

[ ] Debt Payments - most credit cards and personal/student/medical loans
[ ] Housing - mortgage or housing debt already represented in Housing
[ ] Transportation - auto loan already represented in Transportation
[ ] Planning only - track balance/APR without changing the monthly budget yet

Savings Goals

Start with one or two goals. You can add more later.

Goal	Current amount	Target amount	Monthly contribution
Emergency fund			

One Goal for This Month

This month I will: ____

How I will know I completed it: ____

Annual Expenses, Final Review & App Checklist

Catch expenses that do not happen every month, then use the checklist below to move from paper into the app.

Annual / Seasonal / Occasional Expenses

Examples: registration, property taxes, school costs, holidays, insurance, memberships, travel, home/vehicle maintenance.

Expense	Expected amount	Month / date due	Monthly set-aside?

Items I Need to Look Up

Do not let one missing number stop you. Write it here and keep going.

____
____
____
____

Before I Enter This in Resilience Finance

[ ] I chose a normal month and listed expected take-home income.
[ ] I estimated the main budget categories before worrying about every detail.
[ ] I added due dates for bills I want to see on the Bill Calendar.
[ ] I identified where debt payments belong so they will not be counted twice.
[ ] I kept one-time and annual expenses separate from normal recurring items.
[ ] I am comfortable using estimates now and improving the numbers later.

Quick app path

1. Create/sign in -> Build My First Budget (or Redo Budget Setup) -> enter Page 1.
2. Use Details > under a category for Page 2 bills and due dates.
3. Use Advanced Planning for Page 3 debt balances, APRs, savings goals, and other deeper planning.
4. Review the Bill Calendar and Monthly Pay & Planning Sheet; mark items paid as the month progresses.
5. When the month looks right, use Prepare Next Month. Recurring items carry forward; month-specific items do not.

Start simple. Add detail when it helps you make a better decision.

Keep this worksheet private if it contains personal financial information.