

Monthly Budget/Spending Plan for Families Who Have Experienced a Natural Disaster

Name _____

Month/Year _____

Directions: Budget information can be one useful tool to help families determine what action to take following a natural disaster. Using the form below, determine monthly family expenses prior to the disaster, currently and in the future (given several different options such as repairing home, rebuilding home, relocating, etc.) Determine monthly family income for each situation and calculate the bottom line for each scenario.

Monthly Expense Item	Spending Prior to Disaster	Current Spending	Future Spending			Comments
			Option A	Option B	Option C	
Housing						
Mortgage						
2nd Mortgage						
Other Home Loan(s)						
Rent						
Property/Renter's Insurance						
Property Taxes						
Heat						
Electricity						
Water, Sewer						
Garbage						
Telephone						
Cell Phone						
TV/Cable						
Internet						
Maintenance						
Other Housing						
Food						
Groceries						
Eating Out						
School Lunch						
Other Food						
Transportation						
Gas						
Vehicle Maintenance & Oil						
Vehicle Payment						
Vehicle Insurance						
Other Transportation						

Monthly Expense Item	Spending Prior to Disaster	Current Spending	Future Spending			Comments
			Option A	Option B	Option C	
Health						
Health Insurance						
Prescriptions						
Over-the-Counter						
Life Insurance						
Other Health						
Personal						
Clothing						
Clothing Care						
Personal Care						
Child Care						
Diapers, Supplies						
Child Support						
Child Allowance						
School Activities						
Education						
Household Items						
Gifts						
Entertainment/Recreation						
Vacation						
Pets						
Personal Spending						
Contributions/Dues						
Other (cigs, etc)						
Savings & Debts						
Savings						
Credit Card Payment						
Credit Card Payment						
Credit Card Payment						
Other Debt Payment						
Other Debt Payment						
Other Debt Payment						
Total Monthly Expenses						
Net Monthly Income (take home pay)						
Bottom Line (Net Monthly Income – Total Monthly Expenses)						

Option A

Description of Option A

Pros (Positive things about option)

Cons (Negative things about option)

Action Step or Question

Who/where to ask (name & contact #)

Response to question

Option B

Description of Option B

Pros (Positive things about option)

Cons (Negative things about option)

Action Step or Question

Who/where to ask (name & contact #)

Response to question

Option C

Description of Option C

Pros (Positive things about option)

Cons (Negative things about option)

Action Step or Question

Who/where to ask (name & contact #)

Response to question

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EXTENSION

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