

# Budget Worksheet

This worksheet will help you evaluate your expenses today, help you determine what your expenses will be in the full-timing lifestyle and help you make a decision if you have enough money or will need to work on the road. The categories listed are typical categories, but may not include all of your expenses, so don't forget to add your unique expenses. Be sure all your dollar amounts are for the same time period, i.e. monthly, quarterly or annual.

	TODAY	FULL-TIMING		TODAY	FULL-TIMING
<b>Camping</b>			<b>Health</b>		
• Campground Fees	\$_____	\$_____	• Health Insurance	\$_____	\$_____
• Membership Fees	\$_____	\$_____	• Dental Insurance	\$_____	\$_____
<b>Clothing</b>			• Vision Insurance	\$_____	\$_____
• Laundry	\$_____	\$_____	• Prescription Insurance	\$_____	\$_____
• New Clothing	\$_____	\$_____	• OTC Drugs	\$_____	\$_____
<b>Communications</b>			• Out of Pocket Medical Expenses	\$_____	\$_____
• Phone	\$_____	\$_____	• Long-term Health	\$_____	\$_____
• Calling Card	\$_____	\$_____	<b>Home/Vehicle Insurance</b>		
• Postage	\$_____	\$_____	• Homeowners	\$_____	\$_____
• Mail Service	\$_____	\$_____	• Renters	\$_____	\$_____
• Internet Access	\$_____	\$_____	• Vehicle	\$_____	\$_____
• Message Service	\$_____	\$_____	• RV	\$_____	\$_____
<b>Entertainment</b>			• Road Service	\$_____	\$_____
• Cable/Satellite TV	\$_____	\$_____	<b>Housing/RV</b>		
• Admission Fees	\$_____	\$_____	• House Mortgage	\$_____	\$_____
• Movies	\$_____	\$_____	• Property Taxes	\$_____	\$_____
• Books/CDs/ Newspapers	\$_____	\$_____	• Home Owners Dues	\$_____	\$_____
• Crafts/Hobbies	\$_____	\$_____	• Home Maintenance	\$_____	\$_____
• Entertaining Others	\$_____	\$_____	• Rent	\$_____	\$_____
• Other	\$_____	\$_____	• RV Loan	\$_____	\$_____
<b>Fuel</b>			• RV Maintenance	\$_____	\$_____
• Towed/Tow	\$_____	\$_____	• RV Registration	\$_____	\$_____
• Motorhome	\$_____	\$_____	<b>Pets</b>		
<b>Food</b>			• Food	\$_____	\$_____
• Groceries	\$_____	\$_____	• Veterinarian	\$_____	\$_____
• Dinning Out	\$_____	\$_____	• Kennel	\$_____	\$_____

	<b>TODAY</b>	<b>FULL-TIMING</b>			
<b>Savings</b>			The following one-time expenses will deplete your savings. Be sure to account for one-time expenses and subtract them from your savings before you determine what you can earn on your savings. (Unless you plan to raise additional money for these expenses before making the purchase.)		
• RV/Vehicle Replacement	\$_____	\$_____			
• Medical Deductible	\$_____	\$_____			
• Property Purchase	\$_____	\$_____			
• Care Facility	\$_____	\$_____			<b>FULL-TIMING</b>
• Burial	\$_____	\$_____			<b>TIMING</b>
<b>Taxes</b>			<b>One-Time Expenses</b>		
• State	\$_____	\$_____	• RV Purchase Without Loan	\$_____	
• Federal	\$_____	\$_____	• Vehicle Purchase without Loan	\$_____	
<b>Utilities</b>			• Solar Panels	\$_____	
• Electric	\$_____	\$_____	• Heater	\$_____	
• Propane	\$_____	\$_____	• RV Accessories	\$_____	
• Natural Gas	\$_____	\$_____	• Initial Membership Costs	\$_____	
• Sewer/Water	\$_____	\$_____	• Other Expenses	\$_____	
• Other	\$_____	\$_____			
<b>Vehicle</b>				<b>TODAY</b>	<b>FULL-TIMING</b>
• Loan	\$_____	\$_____	<b>Income</b>		
• Registration	\$_____	\$_____	• Investments	\$_____	\$_____
• Maintenance	\$_____	\$_____	• Interest	\$_____	\$_____
<b>Work</b>			• IRA, 401K, etc.	\$_____	\$_____
• Work Related Expenses	\$_____	\$_____	• Pension	\$_____	\$_____
<b>Miscellaneous</b>			• Social Security	\$_____	\$_____
• Storage Unit	\$_____	\$_____	• Work	\$_____	\$_____
• Gifts	\$_____	\$_____	• Other	\$_____	\$_____
• Life Insurance	\$_____	\$_____			
• Other	\$_____	\$_____			
<b>Total Expenses</b>	<b>TODAY</b>	<b>FULL-TIMING</b>	<b>Total Income</b>	<b>TODAY</b>	<b>FULL-TIMING</b>
	\$_____	\$_____		\$_____	\$_____