

	Before Baby (average per month)	After Baby (average per month)
TOTAL INCOME	\$	\$
Personal Expenses		
Retirement Savings	\$	\$
Savings	\$	\$
Mortgage/Rent	\$	\$
Electricity	\$	\$
Utilities	\$	\$
Cell Phone	\$	\$
Cable/Internet	\$	\$
Groceries	\$	\$
Car Payment(s)	\$	\$
Dining Out	\$	\$
Gas	\$	\$
Auto Insurance	\$	\$
Health Insurance Premiums	\$	\$
Doctor Bills (non-baby)	\$	\$
Property Tax	\$	\$
Pets	\$	\$
Credit Card Payments	\$	\$
Student Loans	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Life Insurance	\$	\$
TOTAL PERSONAL EXPENSES	\$	\$
Baby Expenses		
Diapers/Wipes/Etc.	\$	\$
Nursing/Formula/Bottles/Food	\$	\$
Clothing	\$	\$
Baby Gear	\$	\$
Doctor Appointments	\$	\$
Day Care	\$	\$
TOTAL BABY EXPENSES	\$	\$
TOTAL EXPENSES	\$	\$
INCOME – EXPENSES =	\$	\$