

Baby Budget

Use this monthly budget worksheet and the Building a Budget guide to compare income and expenses before and after baby. This can help you and your partner examine the costs and benefits of one partner staying home with the baby long-term after birth.

	Before Baby	After Baby
INCOME		
	\$	\$
	\$	\$
	\$	\$
TOTAL INCOME	\$	\$
ESSENTIAL EXPENSES (50%)		
Housing Payment (rent/mortgage)	\$	\$
Transportation – Loan(s)	\$	\$
Transportation – Gas	\$	\$
Transportation – Insurance	\$	\$
Groceries	\$	\$
Utilities	\$	\$
TOTAL ESSENTIAL EXPENSES	\$	\$
FINANCIAL PRIORITIES (20%)		
Debt Payments	\$	\$
Retirement Savings (after-tax)	\$	\$
Emergency Savings	\$	\$
Other savings/goals	\$	\$
	\$	\$
TOTAL FINANCIAL PRIORITIES	\$	\$

LIFESTYLE CHOICES (30%)		
Cable/Internet	\$	\$
Cell Phone	\$	\$
Entertainment	\$	\$
Pets	\$	\$
Personal Care	\$	\$
Shopping	\$	\$
	\$	\$
	\$	\$
	\$	\$
TOTAL LIFESTYLE EXPENSES	\$	\$
TOTAL NON-BABY EXPENSES	\$	\$
BABY EXPENSES		
Diapers/wipes	\$	\$
Nursing, Bottles, Formula, Food	\$	\$
Clothing	\$	\$
Baby Gear	\$	\$
Health Care	\$	\$
Day Care	\$	\$
	\$	\$
	\$	\$
TOTAL BABY EXPENSES	\$	\$
TOTAL EXPENSES	\$	\$
INCOME – EXPENSES	\$	\$