

## Worksheet #2: Financial Responsibilities

This section will assist you in identifying financial needs. You will need to adjust the list to fit your own financial situation or geographical location. Please complete “YOUR COST ESTIMATE” and compare it with your own income after taxes.

ITEM	YOUR COST ESTIMATE
Apartment rent	
Electricity	
Gas	
Phone	
Clothing (for self)	
Baby clothing & nursery needs	
Food for self	
Food for baby (formula & diapers)	
Car payment, gas, repairs, insurance...	
Personal needs-haircuts, nails, going out	
Prenatal & delivery payment plan	
Medical-contacts, prescriptions	
Medical for baby-checkups, shot	
Child care—babysitter, day care...	
Cable	
One-time utility deposits	
Total monthly cost	
<b>Your monthly income: (after taxes)</b>	

**\*\*To see actual costs, please proceed to the table on the following page.**

ITEM	ACTUAL AVERAGE COST
Apartment rent	\$650 per month
Electricity	\$125 per month
Gas	\$50 per month
Phone	\$50 per month
Clothing (for self)	\$100 per month
Baby clothing & nursery needs	\$200 per month
Food for self	\$400 per month
Food for baby (formula & diapers)	\$235 per month (\$120-formula, \$20-baby food, cereal, \$75-diapers, \$20-wipes)
Car payment, gas, repairs, insurance...	\$500 per month
Personal needs-haircuts, nails, going out	\$200 per month
Prenatal & delivery payment plan	\$100 per month
Medical-contacts, prescriptions	\$50 per month
Medical for baby-checkups, shot	\$660 per month (\$6000 total cost-this will be different if you have insurance)
Child care—babysitter, day care...	\$500 per month
Cable	\$50 per month
One-time utility deposits	\$40 per month/\$480 a year
Total monthly cost	\$3575-4135 per month (the higher amount includes delivery at \$660 per month)
<b>Your monthly income (after taxes)</b>	\$_____ average income after taxes
<b>Monies left over after monthly expenses</b>	\$_____ potential extra income or savings