

## Pre-Deployment

### Budgeting Worksheet

This worksheet will help you create a budget as your income changes throughout the different phases of deployment. It's important to understand how the different types of military pay and allowances will impact your financial situation in the short- and long-term. Remember that when a deployment is over, you will need to revisit this budgeting worksheet. **This list is not all inclusive – please insert additional items appropriate for your personal and/or family situation.**

#### 1. Service Member Monthly Income

*Understanding military pay and each of the income allowances available for service members will help you budget.*

Basic Pay

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Additional Allowances

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Basic Allowance for Housing

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Basic Allowance for Subsistence

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Career Sea Pay

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Clothing Allowance

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Family Separation Allowance

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Flight Pay

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Hostile Fire/Imminent Danger Pays

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Hazardous Duty Pay

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Incentive Pay

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Special Pay

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Other

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**1.A TOTAL**

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### 2. Additional Income

*Account for any additional income in this section.*

Second Income (if applicable)

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Other Income (if applicable)

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Other (if applicable)

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#### 2.A TOTAL

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### 3. Total Monthly Income

*Sum of 1.A + 2.A*

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### 4. Monthly Expenses

*Account for monthly expenses; revisit this section often to see if your budgeted expenses matches your actual expense.*

<b>Essentials</b>	<b>BUDGET AMOUNT MONTHLY</b>	<b>ACTUAL AMOUNT MONTHLY</b>	<b>DIFFERENCE</b>
Child Care			
Credit Cards			
Grocery			
Phone			
Pet Expenses			

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<b>Transportation</b>	<b>BUDGET AMOUNT MONTHLY</b>	<b>ACTUAL AMOUNT MONTHLY</b>	<b>DIFFERENCE</b>
Vehicle Payment			
Auto Insurance			
Fuel			
Vehicle Maintenance			
Bus/Taxi Fare			

<b>Medical</b>	<b>BUDGET AMOUNT MONTHLY</b>	<b>ACTUAL AMOUNT MONTHLY</b>	<b>DIFFERENCE</b>
Dental Insurance			
Health Insurance			
Life Insurance			
Prescriptions			

<b>Home</b>	<b>BUDGET AMOUNT MONTHLY</b>	<b>ACTUAL AMOUNT MONTHLY</b>	<b>DIFFERENCE</b>
Rent/Mortgage			
Renter/Home Owner Insurance			
Home Maintenance			
Cable			
Electricity			
Gas			
Internet			
Sewer			

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<b>Home, cont.</b>	<b>BUDGET AMOUNT MONTHLY</b>	<b>ACTUAL AMOUNT MONTHLY</b>	<b>DIFFERENCE</b>
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Waste Removal/Trash

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Water

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<b>Discretionary Spending</b>	<b>BUDGET AMOUNT MONTHLY</b>	<b>ACTUAL AMOUNT MONTHLY</b>	<b>DIFFERENCE</b>
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Care Packages

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Christmas Budget

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Clothing

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Dining Out/Date Night Budget

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Entertainment

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Gift Budget

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Spending Money

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Spending Money for Children

---

Subscriptions

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Travel and Vacation

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<b>Other</b>	<b>BUDGET AMOUNT MONTHLY</b>	<b>ACTUAL AMOUNT MONTHLY</b>	<b>DIFFERENCE</b>
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**4.A Total Monthly Expense**

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### 5. Current Retirement and College Balances

*Set savings goals for future life events like college, buying a home, or retirement. Revisit this section often to compare your saving goals to your actual savings contributions.*

	<b>BUDGETED MONTHLY CONTRIBUTION</b>	<b>ACTUAL MONTHLY CONTRIBUTION</b>
Rainy Day Fund		
Retirement		
Investment		
College Fund		
Other		
Other		
<b>5.A Total</b>		

### 6. Results

*Use this section to understand if you are over or under spending each month.*

Total Income (Figure from Item #3)	
Total Expenses (Figure from Item #4.A)	
Monthly Savings Goal (Figure from Item #5.A)	
<b>Difference</b>	