



# EMERGENCY RECOVERY GUIDE

Community Resource:  
Step-by-Step Guide to Establish Stability  
After An Emergency

[www.legacychangersacademy.com/recovery](http://www.legacychangersacademy.com/recovery)

# EMERGENCY RECOVERY GUIDE

***Community Resource:  
Step-by-Step Guide to Establish Stability After  
An Emergency***

## **Table Of Contents**

|  |                    |
|--|--------------------|
| <a href="#">HOW TO USE THIS GUIDE.....</a>                                   | <a href="#">3</a>  |
| <a href="#">Financial Tips and Information.....</a>                          | <a href="#">4</a>  |
| <a href="#">Organizations Offering Assistance.....</a>                       | <a href="#">5</a>  |
| <a href="#">EMERGENCY CHECKLIST.....</a>                                     | <a href="#">6</a>  |
| <a href="#">Phase 1: Immediate Safety &amp; Stability (24-72 hours).....</a> | <a href="#">6</a>  |
| <a href="#">Phase 2: Financial Triage (Weeks 1 - 2).....</a>                 | <a href="#">7</a>  |
| <a href="#">Phase 3: Financial Recovery (Weeks 3-6).....</a>                 | <a href="#">8</a>  |
| <a href="#">Phase 4: Long Term Stability (Weeks 7+).....</a>                 | <a href="#">9</a>  |
| <a href="#">CLAIMS AND IMPORTANT CONTACT INFORMATION.....</a>                | <a href="#">10</a> |
| <a href="#">SAMPLE HARDSHIP LETTER.....</a>                                  | <a href="#">12</a> |
| <a href="#">Stress Reduction Tips.....</a>                                   | <a href="#">13</a> |
| <a href="#">Essential Expenses &amp; Bills.....</a>                          | <a href="#">14</a> |
| <a href="#">Emergency Recovery Budget.....</a>                               | <a href="#">15</a> |

## ***HOW TO USE THIS GUIDE***

When life gets turned upside down by a storm or disaster, it's hard to know where to begin — especially when you've lost your home, your income, or even just your sense of stability.

That's why we created the Emergency Recovery Guide — a simple, step-by-step guide to help you or someone you love take back control one small, steady step at a time.

This guide not only covers how to rebuild your finances — it walks you through finding shelter, reaching out for help, creating a survival budget, and protecting your peace in the process. It also includes tips for those who don't have access to power or communication, and gentle mental health reminders to care for your spirit while you care for your needs.

Here's what this free community resource includes:

- Where to go for shelter, food, and aid — even without phone or internet
- What to prioritize with your money (and what can wait)
- How to communicate with creditors and insurance companies
- Guidance for managing debt while in recovery mode
- Easy grounding tools and faith-based encouragement to reduce stress
- A printable format to keep handy

Even when everything feels scattered, you are still capable, resilient, and deeply loved. Recovery isn't just about rebuilding homes — it's also about restoring your heart, mind, and hope.

### ***How You Can Help Your Community:***

#### **1. Share it:**

Email this to local organizations, churches, shelters, or community leaders. Print copies to hand out. Post the link below or share the QR code in neighborhood Facebook groups and other social media platforms.

#### **2. Print & Post:**

Keep a few copies in your car, your business, or with local nonprofits. One sheet could be the lifeline someone needs.

#### **3. Partner with Us:**

This guide will be updated regularly to reflect new resources and recovery programs. If you come across shelters, grants, or community aid specific to your area, we'd love your help keeping it current. Let's be the hands and feet that carry hope!

## ***Financial Tips and Information***

### **Financial Recovery Tips**

1. Don't share any of your personal information unless you have verified you are speaking with a trusted source or representative.
2. Document all conversations you have with your bill collectors, creditors, insurance company, and all other organizations you file a claim with. If needed, verify all aid offers with local officials or organizations.
3. Use cash and hold on to all of your receipts to account for everything you've paid for. This may become helpful when handling claims with insurance. Keep small denominations on hand and ask your bank what your daily withdrawal limit is.

In addition, if people become aware of your financial hardship, they may try to steal your information or impersonate you so that they can re-route funds and financial assistance to themselves. Using cash can help prevent this.

4. Keep a basic written budget like the ***Emergency Recovery Budget*** in this guide. This will help you keep track of where your funds need to go, and also help with identifying your immediate needs.
5. Do not worry about your debt while in recovery. Reach out to all three credit agencies (Equifax, Experian, and TransUnion) to freeze your credit report. Doing this may help prevent fraud and any new credit accounts or inquiries from appearing on your report.
6. Avoid taking out payday loans, opening new credit accounts, or taking out loans during your recovery period. Instead, set up a Go-Fund Me, share your CashApp, Venmo (or similar account), apply for benevolence at a local church, and ask for gift cards to help make purchases.

If you are unable to secure other financial means first, then take out the smallest amount possible in debt. You don't want to extend your recovery longer than necessary.

### **Additional Information**

1. Ask for help from a trusted person to assist you with contacting others. They can help with contacting family, friends, your employer, aid organizations, etc.

If online access isn't available, ask for hard-copy versions of aid applications and get help filling them out if needed.

2. Include portable phone chargers or access to charging stations as a part of your needs. Also, ask for flashlights and notebooks & pens for tracking information.
3. Make a list on paper (or an electronic device) of all your essential supplies and toiletries needed. Update it regularly so that you don't have a surplus of items you don't need.

This will also come in handy when locating organizations offering the supplies you need.

4. Purchase or ask someone to donate a fireproof/waterproof file folder to hold all of your important documents.
5. Take care of your mental health. Natural disasters and emergencies cause extreme, intense financial and emotional stress. Seek help from a professional to address your immediate mental health care. We've provided a few tips in the back of this guide.

### **Organizations Offering Assistance In St. Louis, MO**

| <b>Organization Name &amp; Contact Information</b>  | <b>Organization Name &amp; Contact Information</b>  |
|---|---|
| <b>RED CROSS</b> - Call 2-1-1 or visit <a href="https://www.redcross.org">redcross.org</a><br>Offering supplies, shelter recommendations, and community resources.  | <b>Action St. Louis &amp; For the Culture STL - The People's Response Hub</b> - offering supplies, for urgent and immediate needs at O'Fallon Park YMCA 4343 W. Florissant Ave, St. Louis, MO 10am - 3pm until May 31st<br><a href="https://actionstl.org/tornado">actionstl.org/tornado</a>  |
| <b>FEMA</b> - Register with FEMA:<br><a href="https://www.disasterassistance.gov">www.disasterassistance.gov</a> or call 1-800-621-FEMA<br><br>May offer assistance with home repairs and access to resources | <b>Better Family Life</b> - offering phone chargers, supplies, non-perishable food, clothing & undergarments, first-aid kits and more.<br><a href="https://betterfamilylife.networkforgood.com/projects/252700-eye-of-the-storm-tornado-relief-fund">https://betterfamilylife.networkforgood.com/projects/252700-eye-of-the-storm-tornado-relief-fund</a>   |
| <b>Urban League of Metro St. Louis</b> - Offering supplies, community resources, housing assistance, legal assistance, and food.<br><a href="https://www.ulstl.com/#/">https://www.ulstl.com/#/</a>           | <b>Healthcare Task Force 314</b> - Offering medical care assessments, blood pressure checks, quick eye-exams, and medication set up.<br><br><a href="https://stlhealthworkforce.wixsite.com/stlhealthtaskforce?fbclid=IwY2xjawKiqFBleHRuA2FlbQIxMABicmlkETE0NIRHUFIREvMVCMDZVAR49IW-pVomY60xTw8pHdy5cs5b_csyc95ggvWL7clsWPZzFOEs7eWfn8dRh3Q_aem_VBWeHvKuix7qqmnIS421qg">https://stlhealthworkforce.wixsite.com/stlhealthtaskforce?fbclid=IwY2xjawKiqFBleHRuA2FlbQIxMABicmlkETE0NIRHUFIREvMVCMDZVAR49IW-pVomY60xTw8pHdy5cs5b_csyc95ggvWL7clsWPZzFOEs7eWfn8dRh3Q_aem_VBWeHvKuix7qqmnIS421qg</a> |



## EMERGENCY CHECKLIST

### Phase 1: Immediate Safety & Stability (24-72 hours)

| Task  | Notes  | ✓ |
|---|--|---|
| <b>Locate stable, reliable safe shelter and apply for disaster relief</b> | <p>Contact local shelters, churches, or disaster relief centers (Red Cross, Salvation Army, local government).</p> <p>Call 2-1-1 or visit <a href="https://www.redcross.org">redcross.org</a> for local shelter info.</p> <p>Register with FEMA: <a href="https://www.disasterassistance.gov">www.disasterassistance.gov</a> or call 1-800-621-FEMA.</p> <p>Apply for state/local emergency aid, food assistance (SNAP), or temporary housing.</p> <p><u><b>**Verify all aid offers for legitimacy before accepting**</b></u></p> <p><b>Preserve Limited Power</b></p> <ul style="list-style-type: none"> <li>• Use your phone for essential tasks only.</li> <li>• Turn on <b>low power mode</b> and close all apps.</li> <li>• Use <b>text</b> over calls — it uses less signal strength.</li> </ul> |   |
| <b>Secure Medical Needs</b>   | <p>Replace lost prescriptions with help from local pharmacies, your physicians, or disaster medical teams.</p> <p>Seek out emergency medical clinics if needed.</p>  |   |
| <b>Assess Damages and document</b>  | <p>Take photos and videos of all property damage</p> <p>Make a list of damaged/lost belongings.</p>  |   |
| <b>Connect with Local Relief Workers &amp; Volunteers</b>                 | <p>Ask about locations offering:</p> <ul style="list-style-type: none"> <li>• Charging stations (for phones if needed)</li> <li>• Hot meals, toiletries, clean water and other essentials</li> <li>• On-site case workers or FEMA representatives</li> </ul> <p>Ask if there is a limit on the number or amount of supplies you can receive.</p> <p><u><b>**Watch out for scams. Don't share any personal details like banking information, SSN, etc. **</b></u></p> <p>Some neighborhoods and shelters post updates on social media pages. Check them regularly or have a trusted person check them on your behalf.</p> <p>Check for available housing, resources, transportation, or reunification updates.</p>  |   |

**EMERGENCY CHECKLIST**  
**Phase 2: Financial Triage (Weeks 1 - 2)**

| Task   | Notes   | ✓ |
|--|---|---|
| <b>Contact Your Insurance Provider</b>         | <p>File home/renters, auto, and life insurance claims ASAP.</p> <p>If you are uninsured, ask the Red Cross or FEMA for assistance.</p> <p>If you own a business that was affected, reach out to the Small Business Association (SBA) at <a href="https://www.sba.gov">sba.gov</a> for assistance.</p>   |   |
| <b>Contact Bill Collectors &amp; Creditors</b> | <p>Notify your bank, mortgage/rent, utility, credit card, and loan companies of your situation.</p> <p>Request one or more of the following:</p> <ul style="list-style-type: none"> <li>• Forbearance or deferment</li> <li>• Waived late fee</li> <li>• Paused payments</li> <li>• Waive or refund Overdraft fees</li> </ul> <p>If a written statement is required, use the <b>Financial hardship letter</b> template on page 4 to explain your circumstances.</p> <p>Reach out to Experian, Equifax, and TransUnion to freeze your credit reports with each bureau.</p> |   |
| <b>Redirect Mail</b>                           | Set up a temporary mailing address via USPS or a family/friend's home to receive important mail and documents.  |   |
| <b>Begin Replacing Critical Documents</b>      | <p>If needed, replace IDs, birth certificates, insurance cards, debit/credit cards, titles, deeds, passports, and other pertinent information for everyone in your family affected.</p> <p>Contact local government offices or visit <a href="https://www.usa.gov/replace-vital-documents">www.usa.gov/replace-vital-documents</a></p> <p>Get recent copies of your bills, bank statements, credit card statements, loan history and any other financial information.</p> <p><b>** File this in a fireproof/water proof file folder. **</b></p>                           |   |
| <b>Prioritize Your Income</b>                  | <p>Use any available income (paycheck, benefits, financial assistance) to cover costs until your insurance kicks in:</p> <ol style="list-style-type: none"> <li>1. Shelter (temporary housing/hotel)</li> <li>2. Food &amp; water</li> <li>3. Transportation (gas, car repair)</li> <li>4. Medication &amp; hygiene</li> </ol> <p>Temporarily delay all non-essential expenses if needed (such as consumer debt). Mastercard and Visa will be fine.</p>   |   |



**EMERGENCY CHECKLIST**  
**Phase 3: Financial Recovery (Weeks 3-6)**

| Tasks                                 | Notes   | ✓ |
|---------------------------------------|---|---|
| <b>Track Spending (ongoing)</b>       | <p>Start an <b>Emergency Recovery Budget</b> that includes what you need for:</p> <ul style="list-style-type: none"> <li>• Emergency housing &amp; utilities</li> <li>• Food</li> <li>• Transportation/Maintenance Repairs</li> <li>• Clothing &amp; Essential toiletries</li> </ul> <p><b>** Keep all your receipts for insurance claim purposes and use cash envelopes as a visual budget to avoid overspending. Also, use cash to avoid fraudulent activity. Using your debit cards or credit cards can put you at risk of identity theft since hackers will be expecting you to receive an insurance payout. **</b></p> |   |
| <b>Rebuild Your Financial Plan</b>    | <p>List all known income sources and prioritize essential bills listed in your <b>Emergency Recovery Budget</b>.</p> <p>When your income stabilizes, begin a new budget with reduced or adjusted expenses as needed.</p> <p>Consider pausing savings temporarily to cover your immediate needs.</p>   |   |
| <b>Apply for Additional Aid</b>       | <p>Ask your employer about hardship grants or PTO donations.</p> <p>Research again to ask if any local charities, churches, or community organizations are offering continued assistance.</p> <p><b>*Continue to do this until you get back on your feet.*</b></p>  |   |
| <b>Manage Debt</b>                    | <p>Focus on secured debt (car, home) first if possible.</p> <p>Avoid taking out high-interest loans or payday advances.</p> <p>Continue to check in with bill collectors and creditors about their hardship and or disaster relief programs.</p>  |   |
| <b>Meet with A Coach or Advisor</b>   | <p>Get help from a trusted financial coach or advisor to begin creating a recovery roadmap, prioritizing financial decisions, and finding overlooked resources.</p> <p>Ask for recommendations and what options are available to you to help generate cash flow to cover your expenses.</p>   |   |
| <b>Seek Legal Counsel (if needed)</b> | <p>If there are questions regarding homeownership, deeds, titles, or beneficiaries of property, seek the help of an attorney to ask what the proper legal process is for your city or state.</p>  |   |

**EMERGENCY CHECKLIST**  
**Phase 4: Long Term Stability (Weeks 7+)**

| Tasks   | Notes   | ✓ |
|---|---|---|
| <b>Set New Goals to Rebuild</b>                     | <p>Begin building a starter emergency fund with \$500. Then, work your way up to \$2500.</p> <p>Gradually resume debt payments as income stabilizes.</p> <p>Once your debt is paid off, build your emergency fund to cover 3-6 months of your essential expenses.</p>   |   |
| <b>Check Your Credit</b>                            | <p>Review your credit report for errors or missed payments.</p> <p>File disputes if errors occurred due to the emergency.</p>   |   |
| <b>Review Insurance Policies</b>                    | <p>Update coverage for home, auto, life, and renters insurance.</p> <p>Prepare a home inventory list for future emergencies. Store the list in a fireproof/waterproof file folder or cabinet.</p>   |   |
| <b>Start or update an Emergency Prepared Binder</b> | <p>Start to gather and store all essential documents in one place. Again, a portable, fireproof, waterproof binder or file folder.</p> <p>Include all critical documents as well as the following:</p> <ul style="list-style-type: none"> <li>● IDs, passports, social security cards, all other forms of identification</li> <li>● Bank statements and account information</li> <li>● Insurance policies</li> <li>● Medical records</li> <li>● Passwords (suggest placing these on an encrypted file)</li> <li>● Most recent credit report, credit card statements, loan statements and other important financial information</li> <li>● All property deeds and titles</li> <li>● Children's school records (if possible)</li> <li>● Wills, trusts, and any information that involves beneficiaries. <b>**Seek legal counsel from an Estate Planning Attorney**</b></li> </ul> |   |

## CLAIMS AND IMPORTANT CONTACT INFORMATION

Company Name: \_\_\_\_\_

Your Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Representative(s): \_\_\_\_\_

Date & Time called: \_\_\_\_\_

Claim Number/Reference No.: \_\_\_\_\_

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Company Name: \_\_\_\_\_

Your Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Representative(s): \_\_\_\_\_

Date & Time called: \_\_\_\_\_

Claim Number/Reference No.: \_\_\_\_\_

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Company Name: \_\_\_\_\_

Your Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Representative(s): \_\_\_\_\_

Date & Time called: \_\_\_\_\_

Claim Number/Reference No.: \_\_\_\_\_

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## CLAIMS AND IMPORTANT CONTACT INFORMATION

Company Name: \_\_\_\_\_

Your Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Representative(s): \_\_\_\_\_

Date & Time called: \_\_\_\_\_

Claim Number/Reference No.: \_\_\_\_\_

Notes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Company Name: \_\_\_\_\_

Your Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Representative(s): \_\_\_\_\_

Date & Time called: \_\_\_\_\_

Claim Number/Reference No.: \_\_\_\_\_

Notes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Company Name: \_\_\_\_\_

Your Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Representative(s): \_\_\_\_\_

Date & Time called: \_\_\_\_\_

Claim Number/Reference No.: \_\_\_\_\_

Notes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **SAMPLE HARDSHIP LETTER**

**(Copy and paste into an email or letter document)**

[Your Full Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]

[Date]

To Whom It May Concern,

### **Subject: Hardship Letter Due to Natural Disaster**

I am writing to inform you of a severe hardship I am currently experiencing as a direct result of a recent natural disaster that has significantly disrupted my life and financial stability.

On [date of the disaster], [type of natural disaster—e.g., hurricane, flood, wildfire, earthquake, etc.] struck our area, causing substantial damage to my home and/or property. In addition to the emotional and physical toll, this disaster has caused unexpected financial strain. I am currently facing [explain your situation: displacement from my residence, loss of income due to work disruption, uninsured property losses, medical expenses, etc.].

As a result, I am struggling to keep up with my regular obligations, including [list specific obligations such as rent, mortgage, medical bills, loan payments, insurance premiums, etc.]. I am taking all the necessary steps to recover, including filing claims with insurance, seeking temporary housing, and working with community support organizations. However, the process is slow and the need is immediate.

I respectfully request your understanding and support during this time. Specifically, I am asking for:

- Temporary payment deferment or reduction
- Waiver of late fees, overdrafts, and penalties
- Extended deadlines for documentation or required actions
- Consideration for financial assistance programs or payment plans

I am committed to meeting my obligations and will resume regular payments as soon as my situation stabilizes. I will continue to stay in contact and provide updates on my progress.

If you require additional information, please don't hesitate to contact me at [phone number] or [email address]. Thank you for your compassion, flexibility, and understanding during this incredibly challenging time.

Sincerely,  
[Your Full Name]

## ***Stress Reduction Tips***

Utilize some or all of these steps during your recovery journey.

1. Acknowledge any trauma, stress, heightened emotions, and mental exhaustion you are experiencing. It's okay to feel overwhelmed, numb, angry, or afraid — those are **normal reactions** to abnormal situations.

Don't suppress your feelings. Talk to someone, even if it's just a neighbor or fellow survivor.

2. Do a 5-Minute "Mental Reset" Daily. Try this exercise:
  - a. Name **1 thing** you can smell.
  - b. Name **2 things** you can hear.
  - c. Name **3 things** you can touch.
  - d. Name **4 things** you can see.
  - e. Name **5 things** you're thankful for.
3. Practice breathing to regain calmness. Inhale for 4 seconds, hold for 4, exhale for 6 seconds. Try this whenever you feel anxious or when feeling overwhelmed with decisions.
4. Rebuild your daily routing with simple tasks. Structure brings stability even while living in temporary shelter. Try to wake up, eat, and rest at the same time every day.
5. Limit your exposure to distressing news. If social media, news, television, or radio cause panic, turn it off. You can stay informed, but don't immerse yourself in fear.
6. Journal or speak to someone about what you're feeling. You can use a notes app on your device or voice memo to record. Talk with a trusted friend or family member, therapist, or volunteer who's willing to listen and hold space for you.

If you can't do any of these things, simply speak out loud wherever you are.

7. Pray and exercise your faith or beliefs. Read scripture, say a prayer, meditate to anchor your spirit. Recount all the things you are grateful for.
8. Accept help without shame. You're not a burden and people genuinely want to help you. Lean on others - even strangers - and extend grace to yourself.
9. Watch for signs of mental exhaustion. Excessive crying, irritability, hopelessness, trouble sleeping are all signs to reach out for help.
10. Access free mental health resources if/when available. Reach out to local therapists to see if they are offering crisis care. Look into telehealth options with your employer.



[www.legacychangersacademy.com/recovery](http://www.legacychangersacademy.com/recovery) | © 2025 Legacy Changers Academy



### Emergency Recovery Budget

| Income        | Date Received | Amount |
|---------------|---------------|--------|
|               |               |        |
|               |               |        |
|               |               |        |
|               |               |        |
| Income Totals |               |        |

| Transportation        | Plan to Spend | Actually Spent |
|-----------------------|---------------|----------------|
|                       |               |                |
|                       |               |                |
|                       |               |                |
|                       |               |                |
| Transportation Totals |               |                |

| Food        | Plan to Spend | Actually Spent |
|-------------|---------------|----------------|
| Groceries   |               |                |
| Fast Food   |               |                |
|             |               |                |
|             |               |                |
| Food Totals |               |                |

| Clothing        | Plan to Spend | Actually Spent |
|-----------------|---------------|----------------|
|                 |               |                |
|                 |               |                |
|                 |               |                |
|                 |               |                |
| Clothing Totals |               |                |

| Shelter & Utilities        | Plan to Spend | Actually Spent |
|----------------------------|---------------|----------------|
|                            |               |                |
|                            |               |                |
|                            |               |                |
|                            |               |                |
|                            |               |                |
|                            |               |                |
| Shelter & Utilities Totals |               |                |

| Personal Care        | Plan to Spend | Actually Spent |
|----------------------|---------------|----------------|
|                      |               |                |
|                      |               |                |
|                      |               |                |
| Personal Care Totals |               |                |

### Grand Totals

Total Income    \$ \_\_\_\_\_  
 (-)  
 Total Expenses \$ \_\_\_\_\_  
 (=)  
 Net Cash Flow    \$ \_\_\_\_\_

### Emergency Recovery Budget

| Income        | Date Received | Amount |
|---------------|---------------|--------|
|               |               |        |
|               |               |        |
|               |               |        |
|               |               |        |
| Income Totals |               |        |

| Food        | Plan to Spend | Actually Spent |
|-------------|---------------|----------------|
| Groceries   |               |                |
| Fast Food   |               |                |
|             |               |                |
|             |               |                |
| Food Totals |               |                |

| Shelter & Utilities        | Plan to Spend | Actually Spent |
|----------------------------|---------------|----------------|
|                            |               |                |
|                            |               |                |
|                            |               |                |
|                            |               |                |
|                            |               |                |
|                            |               |                |
|                            |               |                |
| Shelter & Utilities Totals |               |                |

| Transportation        | Plan to Spend | Actually Spent |
|-----------------------|---------------|----------------|
|                       |               |                |
|                       |               |                |
|                       |               |                |
|                       |               |                |
| Transportation Totals |               |                |

| Clothing        | Plan to Spend | Actually Spent |
|-----------------|---------------|----------------|
|                 |               |                |
|                 |               |                |
|                 |               |                |
|                 |               |                |
|                 |               |                |
| Clothing Totals |               |                |

| Personal Care        | Plan to Spend | Actually Spent |
|----------------------|---------------|----------------|
|                      |               |                |
|                      |               |                |
|                      |               |                |
|                      |               |                |
| Personal Care Totals |               |                |

### Grand Totals

Total Income    \$ \_\_\_\_\_  
 (-)  
 Total Expenses    \$ \_\_\_\_\_  
 (=)  
 Net Cash Flow    \$ \_\_\_\_\_