



Financial Resilience During a Government Shutdown

Budget Triage Worksheet

Presented by Delta Community Credit Union's Financial Education Center

Use this worksheet to prioritize your spending during periods of income disruption. Categorize each expense as a **Must-Pay**, **Should-Pay** or **Can-Wait** item. This exercise helps you focus on what's essential and identify areas to reduce or defer temporarily.

Expense	Must-Pay	Should-Pay	Can-Wait
Rent / Mortgage			
Groceries			
Car Payment			
Utilities			
Internet / Phone			
Insurance			
Entertainment			
Cable / Streaming			
Healthcare / Medications			
Subscriptions			
Child Care			
Loan and Credit Card Payments			
Other: _____			
Other: _____			

Tip: Review your categories weekly during the shutdown. Redirect funds from 'Can-Wait' items to essentials. If you need assistance, contact [Delta Community's Financial Education Center](#) for free financial coaching.