

PROJECT CONNECTIONS / BATCH 3 / PLANNER 06

Plan the Near Term. Make Room for Change.

Growing Family Financial Coordination Planner

Coordinate household cash, work arrangements, care, coverage and practical support. Use verified dates and revise the plan as needs become clearer.

PRINT-READY WORKBOOK / 14 PAGES

Illustrative scene; not an identified SJBA member project.

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Set family-defined priorities

Use the people, arrangements and dates that fit your family. This planner does not assume pregnancy, marriage, two earners or a particular leave entitlement.



CHOOSE YOUR STARTING POINT

Baseline / Verify / Arrange / Adapt

Illustrative scene; not an identified SJBA member project.

Current stage / priorities / participants / decisions to explore

Measurable near-term goal / decision owner / support contact

Target dates / flexibility needed / progress-review method

Gather facts and verify requirements / pages 3-6

Compare options and coordinate / pages 7-10

Resolve questions and act / pages 11-14

Track actions on page 13. Keep completed worksheets private; omit full account numbers, identity documents and detailed medical or employee records.

Establish a household cash baseline

Choose a period and use actual records. Keep gross earnings separate from take-home cash and label estimates. Optional notes can remain in a separate private record.

Category / period	Amount / source date	Confirmed or estimated
Cash received / sources		
Essential household cash paid		
Flexible cash paid		
Debt / other cash commitments		
Opening cash / planned cash change		

Next question / responsible person / review date

Ending cash = opening cash + cash received - cash paid. Keep all amounts in the same period and avoid counting a transfer twice.

Plan near-term costs

Classify each item as essential or optional and one-time or recurring. Ask when cash is actually due, not just when the service begins.

Item / classification	Amount / source / status	Timing / owner
Care / household support		
Coverage / administration costs		
Equipment / supplies		
Housing / transport change		
Other cost / contingency		

Next question / responsible person / review date

For recurring items record the period. Separate estimates from confirmed quotes.

Compare work and income scenarios

Use reader-entered facts for possible time away, schedule changes or another work arrangement. Do not assume an employer or public program has approved anything.

Option / provider A: _____ B: _____

Comparison point	A / evidence / date	B / evidence / date
Work arrangement / confirmed terms		
Take-home cash / timing / source		
Benefit amount or timing to verify		
Added costs / support needed		
Fallback if dates or income change		

Tradeoff / information needed / decision owner / review date

Ask what expense can be delayed and who will update the cash baseline if a scenario changes.

Verify leave and benefit information

Check current employer policy and official programs for the specific situation. New Jersey leave guidance has changed; verify benefits, job protection and notice requirements with the responsible source. [S1, S2]

01 / Employer policy / arrangement / applicable conditions

Authority / professional / contact: _____

Source / checked date / actual deadline: _____

Applicable finding / evidence / conditions: _____

Unresolved question / owner / follow-up: _____

02 / Public or private benefit program / coverage question

Authority / professional / contact: _____

Source / checked date / actual deadline: _____

Applicable finding / evidence / conditions: _____

Unresolved question / owner / follow-up: _____

03 / Job protection / notice / return-to-work questions

Authority / professional / contact: _____

Source / checked date / actual deadline: _____

Applicable finding / evidence / conditions: _____

Unresolved question / owner / follow-up: _____

Record confirmed dates, contact and unanswered questions. Do not assume approval, benefit amount or job protection from this workbook.

Organize coverage questions

Ask the employer plan, insurer or relevant program about enrollment, effective dates, documentation and costs. Keep clinical decisions with care professionals. [S3]

Current plan / administrative contact / change to discuss

Enrollment conditions / documents / verified deadline

Effective date / cost / provider-network questions

Unanswered question / owner / follow-up date

This page does not assume coverage or recommend treatment. Record the official answer and its source.

Compare care and household support

Use family preferences and verified availability. Ask about schedules, costs, access, backup arrangements and the evidence needed to evaluate each provider.

Option / provider A: _____ B: _____

Comparison point	A / evidence / date	B / evidence / date
Availability / start date to confirm		
Hours / travel / pickup logistics		
Cost / deposits / cancellation terms		
Family preferences / questions to ask		
Backup / communication / reliability evidence		

Tradeoff / information needed / decision owner / review date

This worksheet does not certify provider suitability. Confirm relevant credentials and terms directly.

Test practical daily routines

A less expensive option may require more travel, time or coordination. Compare the whole routine and identify who can help when it changes.

Option / provider A: _____ B: _____

Comparison point	A / evidence / date	B / evidence / date
Housing space / cost / constraints		
Transport / travel time / access		
Work and care schedule fit		
Household tasks / support availability		
Flexibility / fallback arrangement		

Tradeoff / information needed / decision owner / review date

Try a realistic day on paper before committing. What conflict or unassigned task appears?

Coordinate longer-term questions

Near-term cash needs and verified dates come first. Ask qualified professionals which later decisions deserve attention and which can wait.

Legal adviser

Ask about authority, guardian-related wishes and documents; no choice takes effect through this worksheet.

Owner: _____ Due: _____ Received by: _____

Tax / accounting

Ask what records and family-related tax questions apply. No tax result is assumed. [S4]

Owner: _____ Due: _____ Received by: _____

Insurance / benefits

Review coverage, beneficiary questions and applicable dates with the responsible provider.

Owner: _____ Due: _____ Received by: _____

Financial planning

Discuss longer-term goals only alongside near-term cash and changing needs.

Owner: _____ Due: _____ Received by: _____

Keep full account identifiers, medical histories and private identity documents outside this planner.

Build a timeline from verified dates

Separate a hoped-for date from a confirmed application, enrollment or decision date. Retain the policy, official source or professional instruction.

Event / source / checked date	Actual date / dependency	Owner / evidence
Work / leave decision		
Benefit application / evidence		
Coverage enrollment / effective date		
Care / support arrangement		
Legal / financial review		

Next question / responsible person / review date

If a deadline is unknown, assign verification as the next action; do not fill in a guessed date.

Prepare a focused conversation

Bring the cash baseline, work scenarios, cost comparisons and verified timeline. Ask which assumption should be checked first.

Benefits / employer contact: which conditions, dates and records apply?

Insurance / care administration: which costs or coverage details are unresolved?

Legal / tax / planning: which changes need coordinated review?

Role / contact / meeting date / question to resolve

Documents to bring / secure handoff / receipt confirmation

Recommendation / assumptions / other adviser needed

Next action / owner / deadline / follow-up date

Keep completed worksheets private. Confirm the recipient and secure sharing method before sending records.

Use a flexible 30 / 60 / 90-day plan

Use the three action blocks for your next 30, 60 and 90 days. These are planning horizons, not legal deadlines. Compare actual cash and needs with the plan at each review.

[ ] Near-term cash needs and fallback options are visible.

[ ] Dates and arrangements are verified or assigned for follow-up.

[ ] Changes in care, work, cost or support trigger an earlier review.

Decision: proceed / revise / investigate / pause | Date: _____

PRIORITY 1 / Action: _____

Owner: _____ Due: _____

Dependency / evidence: _____

Progress / next review: _____

PRIORITY 2 / Action: _____

Owner: _____ Due: _____

Dependency / evidence: _____

Progress / next review: _____

PRIORITY 3 / Action: _____

Owner: _____ Due: _____

Dependency / evidence: _____

Progress / next review: _____

Sources and your next connection

Primary resources checked October 15, 2026 (UTC). Recheck before acting. Blue underlined titles are clickable; [S#] references identify the sources below.

[S1] NJDOL | Family Leave Insurance

Verify coverage, conditions, required records and applicable dates directly.

[S2] NJDOL | Current job-protection information

Current state and federal leave pathways; verify applicable rules and updates.

[S3] Get Covered New Jersey | Enrollment

Official New Jersey marketplace starting point; confirm enrollment conditions and dates.

[S4] IRS | Parents

Family-related tax resources; eligibility and tax treatment require individual review.

General educational planning information, not individualized legal, tax, financial, insurance, clinical, engineering or construction advice. Requirements vary; qualified professionals and relevant authorities should confirm applicable decisions.

Need professional guidance?

Explore current professionals in the SJBA directory. Bring your questions. Roles in this workbook are conceptual; verify representation, qualifications, scope and availability.

About SJBA

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