The Real Cost of a Season

Count the whole season. Compare the money available. Decide together.

A family's commitment should fit the responsibilities it already carries. Put the numbers on paper before making the promise.

01 Count every cost

Enter the estimated total for each category, not a per-trip amount. Include every child covered by this sheet. Leave actual cost blank until known.

Item	Estimated total ($)	Actual cost so far ($)	Quote / payment deadline
Registration / fees			
Equipment / uniform			
Travel / fuel			
Lodging			
Meals away			
Tournament / event fees			
Training / camps			
Other season costs			

02 See the funding gap

Choose your own reserve amount. Available funds should be money you can set aside without taking from essential household responsibilities.

Extra reserve I choose ($)

Money already available ($)

Months to save before payment

Maximum family commitment ($)

Record: Estimated costs $_____ Season plan $_____ Actual so far $_____

The Real Cost of a Season / Review & follow-through

Planning arithmetic: estimated total + reserve = season plan. Season plan - available funds = funding gap (minimum $0). For positive months, divide the gap by months to save. Compare the season plan with your maximum commitment.

03 Choose where to adjust

Use confirmed options. Ask about fee assistance, reuse suitable equipment, compare travel arrangements, or reduce optional extras.

Costs or needs we must protect

Optional spending we can remove

One question to ask the club or coach

Unconfirmed cost to check, owner & date

04 Make and revisit the decision

Agree on the next step after looking at both the sport and the household. Recheck the plan when schedules, quotes, or available money change.

Our decision and the reason

First action, owner & deadline

Next budget review date

What changed when we reviewed it?