EquitySquirrel.com

IVF BUDGET & FUNDING WORKSHEET

Plan the next step

Use with “How to Budget and Pay for Multiple IVF Cycles.” Type into the shaded fields, save a copy, or print and write by hand. Calculations are manual; this form does not submit information.

Current date

Clinic / financial coordinator

Next medically discussed treatment step

Earliest confirmed payment deadline

Potential later path to price, not commit to

Itemize the costs

Unknown? Write “ask clinic.” Use package totals or component fees, not both. Scenario columns are alternatives, not amounts to add together.

Cost	Next planned stage	Additional transfer	Additional retrieval	Included elsewhere?
Testing / consultation still unpaid				
Retrieval and related monitoring				
Retrieval medication				
Anesthesia				
Laboratory work / fertilization				
Optional or medically advised testing				
Initial freezing				
Transfer preparation and monitoring				
Transfer medication and procedure				
Storage for the actual period needed				
Other treatment costs				
Treatment subtotal				
Travel / lodging / caregiving				
Estimated lost income (separate)				
Other household impact				

Ask your physician which scenarios apply. A frozen transfer may avoid a new retrieval; do not assume another transfer requires retrieval or that retrieval produces transferable embryos.[1]

1. ASRM patient guide: https://www.reproductivefacts.org/patient-journeys/in-vitro-fertilization-treatment/

Map timing and confirmed funding

Use actual provider deadlines. A possible award or later reimbursement is not spendable money for an earlier invoice. Keep pending amounts outside the confirmed total.

Payment calendar

Provider / bill	Amount	Due date	Refund / cancellation rule confirmed?	Funding available by due date?

Confirmed versus pending funding

Funding source	Confirmed amount	When usable	Direct credit, cash, or reimbursement?	Pending amount (do not count)
Insurance / employer benefit				
Assistance / grant				
Medication discount				
Other confirmed support				
Affordable savings contribution				

Avoid counting a discount twice if it is already reflected in the quote. Do not count the same coverage as both a reduced bill and a separate source of funding. Savings are not a pending award.

Find the gap, then compare offers

Fund the next stage, not the largest contingency scenario. Preserve an emergency reserve and compare personalized offers using the same amount and repayment horizon.

Next-stage funding gap

Emergency-reserve floor to preserve	
A. Amount due for the next stage	
B. Confirmed applicable funding available by that date (excluding savings)	
C. Affordable savings contribution (count once)	
Remaining gap: A minus B minus C; use zero if fully covered	

If funding arrives later than a bill, record that interim shortfall in the payment calendar. Confirm how coverage is applied before subtracting it. Never count savings in both B and C.

Compare actual financing offers

Offer detail	Clinic plan	Unsecured option	HELOC, if relevant
Amount actually needed			
Amount reaching you / providers			
Initial advance / minimum draw			
Rate / APR; fixed or variable?			
Upfront and continuing fees			
Payment now			
Repayment-period payment			
Principal at review date			
Total repayment: matched assumptions			
Confirmed funding date			
New application for further funding?			
What if treatment stops?			

A HELOC is secured by your home; failure to repay can lead to foreclosure. Minimum draws, rate changes and possible freezes on further borrowing matter. Confirm access and repayment terms directly.[2]

2. CFPB HELOC guide:
https://www.consumerfinance.gov/ask-cfpb/what-is-a-home-equity-line-of-credit-heloc-en-107/

Check repayment and set a review point

Repayment must fit the household budget whether treatment succeeds, changes or stops. Keep existing debt payments below, but count only new charges and unpaid bills in the next-stage funding need.

Monthly household stress test

Monthly item	Normal month	Income interruption / higher expenses
Take-home income		
Housing and essential living expenses		
Existing debt payments		
Irregular expenses / reserve contributions		
New treatment-financing payment		
Remaining cushion / shortfall		

Next financial review checkpoint

What change would prompt a pause or a different funding plan?

Outstanding questions for the clinic / lender

Calculator estimates are not underwriting decisions or guaranteed payments. Use the EquitySquirrel HELOC Payment Calculator with quoted terms and test each drawn balance separately; it is not a staged cash-flow simulator.[3]

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3. Calculator documentation: https://equitysquirrel.com/tools/heloc-payment-calculator/