

For the Month of: \_\_\_\_\_

**30-Day Expense Tracking Form** (From Spendable Income)

	Week of	Week of	Week of	Week of	Monthly Total
<b>Offerings &amp; Other Seed Sowing</b>					
church, ministries, charities					\$ -
<b>Housing</b>					
mortgage, rent, insurance					
maintenance, cleaning supplies					
utilities, phone, cable, property taxes					\$ -
<b>Food</b>					
groceries, lunch money, snacks, coffee					\$ -
<b>Clothing/Shoes</b>					
new purchases, dry cleaning, laundry, tailor					\$ -
<b>Transportation</b>					
car payments, bus, train, taxi, parking, gas					
maintenance, repairs, insurance, taxes, license					\$ -
<b>Insurance</b>					
health, life, dental, property, other					\$ -
<b>Medical Expenses</b>					
doctor, Rx, dentist eye glasses, fitness					\$ -
<b>Child Care/School Expenses</b>					
daycare, tuition, allowance, child support, alimony					\$ -
<b>Outstanding Debt</b>					
credit cards, personal bank loans					
family loans, 401K loans, etc.					\$ -
<b>Personal Grooming</b>					
toiletries, barber and beauty shop, nails, spas					\$ -
<b>Savings &amp; Investments</b>					
contingency, retirement/401k, college, real estate					\$ -
<b>Entertainment/Recreation</b>					
dining out, vacation, hobbies, movies, other					\$ -
<b>Pet Care</b>					
pet food, grooming, veterinarian, insurance					\$ -
<b>Miscellaneous</b>					
gifts, birthdays, anniversaries, magazines, other					\$ -
<b>Total Amount Spent</b>	\$ -	\$ -	\$ -	\$ -	\$ -

# PERSONAL FINANCIAL BALANCE SHEET

*<sup>3</sup> Be thou diligent to know the state of thy flocks  
and look well to thy herds. Proverbs 27:23*

## ASSETS

### Liquid Assets

Cash  
 Checking Account  
 Savings Account  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_


### Invested Assets

401K Plans  
 Real Estate  
 Certificates of Deposits  
 Stocks & Bonds  
 Mutual Funds  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_


### Personal Use Assets

Home  
 Cars  
 Jewelry  
 Collectables  
 Furnishings  
 Other Personal Property  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_


**Total Assets**

\$	-
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## LIABILITIES

Mortgages  
 Car Loans  
 Bank Loans  
 Student Loans  
 Home Equity Loans  
 Other Loans  
 Credit Card Balances  
 Property Taxes Owed  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_


**Total Liabilities**

\$	-
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**NET WORTH** (assets - liabilities)

\$	-
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## STREAMS OF INCOME WORKSHEET

*(Can be used to calculate Gross or Net Income)*

**To calculate streams of income:**

**First, list sources of income, amounts and how often received.**

**Then, multiply each line item amount by how frequent income is received in one year.**

**Income typically includes: Employment, bonuses, tips, commissions, rental income, dividends from stocks, interest earnings from savings, child support, alimony**

Once per week = \$amount X 4.333

Every other week = \$amount X 2.167

Twice per month = \$amount X 2

Monthly = \$amount X 1

Quarterly = \$amount ÷ 3

Annually = \$amount ÷ 12

INCOME STREAM	\$\$ AMOUNT	X or ÷ Frequency	MONTHLY INCOME
1			
2			
3			
4			
5			
6			

\* Source: *The Victory Book* by Avanzini John and Patrick Ondrey, *The Victory Book: The workbook That Will Take You Rapidly Out of Debt.*, 1999 pp57-59.

		<b>Total Monthly Income</b>	\$	-
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*I will instruct thee and teach thee in the way which thou shalt go:  
I will guide thee with mine eye. Psalm 32:8*

## DEBT LIST AND REPAYMENT PRIORITY

As of \_\_\_\_\_

Debt Freedom Date from All Creditors \_\_\_\_\_

Creditor Name	Current Balance	Interest Rate (%)	Scheduled Monthly Payment Amount	Repayment Priority (1, 2, 3, etc.)	Final Payoff Date
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
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	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
<b>TOTAL DEBT OUTSTANDING</b>	\$ <u>                        -</u>				

## MONTHLY TARGET SPENDING PERCENTAGES

- This worksheet will help you determine your target percentage of Spendable Income to be allocated to each Spending Category.
- **First:** Determine your Spendable Income \$\_\_\_\_\_
- Remember, Spendable Income = Net Monthly Income (or take-home pay) Minus the Tithe.
- **Second:** Multiply Actual Target % (that you determine) for each Spending Category by Spendable Income.
- Actual Target % Total should =100%.
- Actual Target \$ Total should = Spendable Income.
- The Spending Target Guidelines are suggested ranges for each Spending Category (after giving and taxes). These percentages were compiled from various sources including Crown Financial Ministries, Lee Jenkins Financial LLC., Dave Ramsey, other sources and personal experience.

SPENDING CATEGORY	Spending Target Guidelines	Actual Target %	Actual Target \$
<b>Offerings &amp; Other Seed Sown</b> church, ministries, charities	Be led by the Holy Spirit		
<b>Housing</b> mortgage, rent, insurance maintenance, cleaning supplies utilities, phone, cable, property taxes	25 - 40%		
<b>Food</b> groceries, lunch money, snacks, coffee	5 - 15%		
<b>Clothing/Shoes</b> new purchases, dry cleaning, laundry tailor/repair	2 - 7%		
<b>Transportation</b> car payments, bus, train, taxi, parking, gas, maintenance, repairs, insurance, taxes, license	5 - 15%		
<b>Insurance</b> health, life, dental, property, other	2 - 7%		
<b>Medical Expenses</b> doctor, Rx, dentist eye glasses, fitness	2 - 10%		
<b>Child Care/School Expenses</b> daycare, tuition, allowance, child support, alimony	5 - 10%		
<b>Outstanding Debt Payments</b> credit cards, personal bank loans, family loans, 401K loans, etc...	5 - 10%		
<b>Personal Grooming</b> toiletries, barber and beauty shop, nails, spas,	2 - 5%		
<b>Savings &amp; Investments</b> contingency, retirement/401k, college, real estate mid to long term goals	5 - 15%		
<b>Entertainment/Recreation</b> dining out, vacation, hobbies, movies, other activities	4 - 7%		
<b>Pet Care</b> pet food, grooming, veterinarian, insurance, other	2 - 4 %		
<b>Miscellaneous</b> gifts, birthdays, anniversaries, magazine and other subscriptions, lessons	1 - 4%		
<b>Total</b> →		0%	\$0.00

For the Month Of: \_\_\_\_\_

### MONTHLY SPENDING PLAN

*But my God shall supply all your need according to His riches in glory by Christ Jesus. Philippians 4:19*

Monthly Expense Categories	Target Spending Plan (a)	Existing Spending Patterns (from Tracking Form) (b)	Dollar Amount Better (Worse) than Target (b-a)	New Spending Plan (After Adjustments)
<b>Spendable Income</b>			\$ -	
<b>Living Expenses/Bills</b>				
<b>Offerings &amp; Other Seed Sowing</b> <small>church, ministries, charities</small>			-	
<b>Housing</b> <small>mortgage, rent, insurance maintenance, cleaning supplies utilities, phone, cable, property taxes</small>			-	
<b>Food</b> <small>groceries, lunch money, snacks, coffee</small>			-	
<b>Clothing/Shoes</b> <small>new purchases, dry cleaning, laundry tailor/repair</small>			-	
<b>Transportation</b> <small>car payments, bus, train, taxi, parking maintenance, repairs, insurance, taxes, license, gas</small>			-	
<b>Insurance</b> <small>health, life, dental, property, other</small>			-	
<b>Medical Expenses</b> <small>doctor, Rx, dentist, eye glasses, fitness</small>			-	
<b>Child Care/School Expenses</b> <small>daycare, tuition, allowance, child support, alimony</small>			-	
<b>Outstanding Debt Payments</b> <small>credit cards, personal bank loans, family loans, 401K loans, etc...</small>			-	
<b>Personal Grooming</b> <small>toiletries, barber and beauty shop, nails, spas,</small>			-	
<b>Savings &amp; Investments</b> <small>contingency, retirement/401k, college, real estate mid to long-term goals</small>			-	
<b>Entertainment/Recreation</b> <small>dining out, vacation, hobbies, movies, other activities</small>			-	
<b>Pet Care</b> <small>pet food, grooming, veterinarian, insurance, other</small>			-	
<b>Miscellaneous</b> <small>gifts, birthdays, anniversaries, magazine and other subscriptions, lessons</small>			-	
<b>Total Living Expenses/Bills</b>	\$ -	\$ -	\$ -	\$ -
<b>Spendable Income</b>	\$ -	\$ -	\$ -	\$ -
<b>Surplus/(Deficit)</b> <small>(Spendable Income - Total Living Expenses/Bills)</small>	\$ -	\$ -		\$ -