

### Guide to Financial Hope!

## Step 1: Tracking, Budget Prep and Debt Reduction Planning

After you have tracked your spending (using the **Transaction Registers**) and have accounted for all of your expenses (using the **Budget Prep Worksheet**) and all of your debt repayment (using the **Debt Planning** tool), you're ready to create your Monthly Spending Plan with Step 2 below.

Transaction Register: This is an income and expense diary used during a 30 day period to determine your habits. If done properly, it will give you a clear picture of conscious and Click here to go to Tracking unconscious patters or habits you have developed. As you begin to see things you don't **Transaction Register** like in your spending habits please don't change then yet (unless you are clearly hearing worksheet from God). This is part of the discovery process. The knowledge you gain from tracking is one tool in helping you prepare your Monthly Spending Plan. Trying to make changes before you have all the information may create a budget that is not realistic. Click here to go to Click here to view Budget Prep **Budget Prep Worksheet Budget Prep Worksheet** OR **Explanation** Click here to view Click here to view Click here to go to **Debt Tool Prorated Debt** YouTube Debt Planning OR worksheet video instructions worksheet

#### Step 2: Create your Monthly Spending Plan (or a "Zero-Based Budget")



Click here to view
YouTube
video instructions

Click here to go to

Monthly Spending Plan

worksheet

Click here to view
Spending
Guidelines

OR

Click here to go to Salary-Taxes-Other Ded worksheet

#### Step 3: Update your Budget Tool / Balance your Budget

Click here to view

YouTube

video instructions

Click here to AUTO-FILL your Monthly Spending Plan Budget numbers into the Budget Tool worksheet (Budget tab)

OR Select desired MONTH to enter into your Transaction Register

January
February
March
April
May
June
July

July
August
September
October
November
December

OR

Click here to go straight to **Budget Tool** worksheet (**Budget** tab)

Back to Top



## **Transaction Register**

Transaction Register: This is an income and expense diary used during a 30 day period to determine your habits. If done properly, it will give you a clear picture of conscious and unconscious patters or habits you have developed. As you begin to see things you don't like in your spending habits please don't change then yet (unless you are clearly hearing from God). This is part of the discovery process. The knowledge you gain from tracking is one tool in helping you prepare your Monthly Spending Plan. Trying to make changes before you have all the information may create a budget that is not realistic.

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Giving (Tithe, Offerings)						
Date	Payee	Memo	Outflow			
		Total	\$0.00			

FOO	(Groceries, Restaurants)		
Date	Payee	Memo	Outflow
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Total

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Savings						
Date	Payee	Memo	Outflow			
		Total	\$0.00			

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# **Transaction Register**

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Total



# **Budget Prep Worksheet**

Budget Prep Sheet: This sheet (when completed) will provide an overview of your cash flow and is intended to help with planning. It provides a one page snapshot of money coming in and money going out during a month. You will record your Regular and Irregular expenses from your Transactions Register. You will also plan for the expenses that you don't capture during your 30 day diary tracking. An explanation of the 3 types of expenses is provide on a different tab in the worksheet.

Paycheck			
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	Regular Expenses			Irre	gular Expe	nses		
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## **Budget Prep Sheet Explanation**

<b>Regular (Monthly) Expenses</b> are those that	
you have to pay at the same time every month. For	
example, your mortgage/rent is \$1,000 every	
month. You may pay your car insurance each	
month. These are going to be about the same	
amount, month-in, month-out. These are not	
dynamic, meaning once you set the amount for the	
year, you will not change the amount often.	
Exceptions are electricity and gas.	

Regular Expenses	\$ Per Month
mortgage/rent	\$1,000.00
giving-tithe & offerings	\$300.00
electricity/gas	\$130.00
water	\$55.00
phone bill	\$80.00
internet/tv service	\$50.00
home maintenance/repairs	\$50.00
rental insurance	\$50.00
car insurance	
debt	
child expense	
savings	
hoa dues	
health/life/disability premiums	

Irregular Expenses are things that come up a couple of times a year that you know you need to budget for. For example, you know you'll spend about \$900 on car maintenance over the year, but you won't pay it on a regular schedule. So you budget \$75 every month into "Car Maintenance," and then, on some sad day, you'll have to give a mechanic all that money. Another example: If you're planning on spending \$1,200 on Christmas, budget \$100 a month, and you'll be covered.

Irregular Expenses	\$ Per Month
car maintenance	\$75.00
health out of pocket exp	\$50.00
gifts	\$100.00
clothing	\$50.00
license/registration	\$50.00
child exp: activities, summer camp	\$175.00
vacation	\$100.00
pets	\$50.00

<u>Variable Expenses</u> are those that you pay every month, but that you might budget differently from month to month. So you might normally budget \$100 for "dining out." But if the budget's tight one month, you might cut that to \$75. These are expenses that you can plan on (somewhat), but that you want to be able to change when needed.

Variable Expenses	\$ Per Month
groceries	\$350.00
restaurants	\$200.00
transportation: gas	\$85.00
hair care/nails	\$100.00
his allowance	\$50.00
her allowance	\$50.00
entertainment	\$45.00

Use this form with the Transaction Register to capture ALL expenses and to know your cash flow. You may record a mix of Regular, Irregular and Variable expenses on the Transaction Register. However, during the 30 days of tracking you will not capture ALL annual expenses - just the ones that occur during this tracking period. Once you **ACCOUNT** for frequency/ timing of paycheck and **KNOW** your monthly Regular spending then you can focus on **PLANNING** for non-monthly events or expenses and **CONTROLLING** variable spending.



## **Debt Planning: Your Path to Living Debt Free**

Debt Tool: This is a debt list and a rapid repayment (snowball) calculator on one excel sheet. You will use this tool in an upcoming week to list your debts and use the repayment calculator feature to plan when you will be debt free.

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**NOTE:** While you are given the option to order your debts by interest rate or by balance, the fastest overall way to pay off all debt (while spending the least amount in interest) is to order them from lowest balance to highest balance.

When you choose to order by interest rate, you will receive a warning. The warning is really just a note to let you know you can pay off the debt sooner if you reorder. Remember, you can choose to order your debts in any order you choose.

# Monthly Spending Plan

Gross Monthly Salary \$	
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	Actual From			Guideline	
Categories	Register	% of Net Income	Guideline %	Amount	<b>Budget Amount</b>
Net Income					
Giving (Tithe, Offerings)					
Food	0.00				0.00
Groceries					
Restaurants					
Housing	0.00				0.00
Mortgage/Rent					
Electricity/Gas					
Water					
Telephone/Cell Phone					
Internet/TV Service					
Maintenance & Repairs					
House/Rental Insurance					
Taxes					
Other					
Miscellaneous	0.00				0.00
Gifts					
Other					
Personal	0.00				0.00
Health/Life/Disability Premiums					
Health Out-of-Pocket Expenses					
Flexible Spending Account					
Hair Care					
Clothing					
Recreation	0.00				0.00
His					
Hers					
Entertainment					
Vacation					
Transportation	0.00				0.00
Car Payment					
Gas					
Car Insurance					
License/Registration					
Maintenance & Repairs					
Savings					
Child Exp (Tuition, Lessons, Day Care)					
Debt (Credit Card, Student Loans, etc.)					
Net Income - Expenses	0.00	#DIV/0!	0%	\$0.00	0.00



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Date	Payee	Category	Memo	Outflow	Inflow

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		Single w/ Ro	ommate			
Gross Household Income	\$25,000	\$35,000	\$45,000	\$55,000	\$85,000	\$125,000
Tithe/Giving	10%	10%	10%	10%	10%	10%
Total Taxes	11%	16%	17%	18%	23%	26%
Net Spendable Income	\$19,690	\$26,037	\$32,873	\$39,677	\$57,163	\$79,938
Housing	25%	24%	23%	22%	21%	20%
Food	6%	6%	6%	7%	7%	7%
Transportation	20%	19%	18%	16%	15%	13%
Insurance	4%	4%	4%	5%	5%	5%
Debts	5%	5%	5%	5%	5%	5%
Entertainment/Rec	9%	9%	9%	9%	10%	10%
Clothing	7%	7%	7%	7%	7%	8%
Savings	8%	8%	9%	10%	10%	10%
Health/Wellness	6%	6%	6%	5%	5%	5%
Miscellaneous	5%	6%	6%	7%	7%	7%
Investments	5%	6%	7%	7%	8%	10%
Child Exp	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%

	S	ingle w/o Re	oommate			
Gross Household Income	\$25,000	\$35,000	\$45,000	\$55,000	\$85,000	\$125,000
Tithe/Giving	10%	10%	10%	10%	10%	10%
Total Taxes	11%	16%	17%	18%	23%	26%
Net Spendable Income	\$19,690	\$26,037	\$32,873	\$39,677	\$57,163	\$79,938
Housing	40%	38%	36%	34%	32%	30%
Food	6%	6%	7%	7%	7%	7%
Transportation	15%	15%	14%	14%	13%	13%
Insurance	4%	4%	4%	5%	5%	5%
Debts	5%	5%	5%	5%	5%	5%
Entertainment/Rec	6%	6%	7%	7%	8%	8%
Clothing	5%	6%	6%	7%	8%	8%
Savings	5%	5%	5%	5%	5%	5%
Health/Wellness	6%	5%	5%	5%	4%	4%
Miscellaneous	5%	6%	6%	6%	7%	7%
Investments	3%	4%	5%	5%	6%	8%
Child Exp	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%

		Single P	arent			
Gross Household Income	\$25,000	\$35,000	\$45,000	\$55,000	\$85,000	\$125,000
Tithe/Giving	10%	10%	10%	10%	10%	10%
Total Taxes	10%	14%	16%	17%	22%	25%
Net Spendable Income	\$20,098	\$26,527	\$33,359	\$40,194	\$58,098	\$80,938
Housing	34%	30%	30%	29%	29%	26%
Food	15%	14%	14%	13%	13%	12%
Transportation	15%	14%	14%	13%	13%	12%
Insurance	3%	3%	4%	4%	5%	5%
Debts	5%	5%	5%	5%	5%	5%
Entertainment/Rec	3%	4%	4%	5%	5%	6%
Clothing	5%	5%	5%	6%	6%	7%
Savings	5%	5%	5%	5%	5%	6%
Health/Wellness	6%	7%	6%	6%	6%	6%
Miscellaneous	3%	4%	4%	5%	5%	6%
Investments	0%	3%	4%	4%	4%	5%
Child Exp	6%	6%	5%	5%	4%	4%
Total	100%	100%	100%	100%	100%	100%

Married No Children						
Gross Household Income	\$25,000	\$35,000	\$45,000	\$55,000	\$85,000	\$125,000
Tithe/Giving	10%	10%	10%	10%	10%	10%
Total Taxes	8%	10%	13%	14%	17%	20%
Net Spendable Income	\$20,588	\$27,918	\$34,866	\$41,828	\$62,331	\$88,125
Housing	40%	36%	34%	32%	31%	30%
Food	15%	14%	13%	12%	11%	11%
Transportation	15%	14%	14%	13%	13%	13%
Insurance	5%	5%	5%	5%	5%	5%
Debts	5%	5%	5%	5%	5%	5%
Entertainment/Rec	3%	4%	4%	5%	7%	7%
Clothing	4%	4%	5%	6%	6%	7%
Savings	4%	4%	4%	5%	5%	5%
Health/Wellness	6%	6%	6%	6%	5%	5%
Miscellaneous	3%	4%	5%	6%	7%	7%
Investments	0%	4%	5%	5%	5%	5%
Child Exp	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%

Family of Four						
Gross Household Income	\$25,000	\$35,000	\$45,000	\$55,000	\$85,000	\$125,000
Tithe/Giving	10%	10%	10%	10%	10%	10%
Total Taxes	8%	10%	11%	12%	16%	18%
Net Spendable Income	\$20,588	\$28,123	\$35,676	\$42,713	\$63,300	\$89,900
Housing	31%	30%	27%	25%	25%	24%
Food	15%	12%	13%	12%	11%	11%
Transportation	15%	12%	13%	14%	13%	13%
Insurance	5%	5%	5%	5%	5%	5%
Debts	5%	5%	5%	5%	5%	5%
Entertainment/Rec	3%	5%	4%	7%	7%	8%
Clothing	4%	5%	6%	6%	7%	7%
Savings	5%	5%	5%	5%	5%	5%
Health/Wellness	5%	6%	6%	5%	5%	5%
Miscellaneous	4%	4%	6%	6%	7%	7%
Investments	0%	5%	5%	5%	5%	5%
Child Exp	8%	6%	5%	5%	5%	5%
Total	100%	100%	100%	100%	100%	100%

Family of Six						
Gross Household Income	\$25,000	\$35,000	\$45,000	\$55,000	\$85,000	\$125,000
Tithe/Giving	10%	10%	10%	10%	10%	10%
Total Taxes	8%	10%	10%	11%	14%	17%
Net Spendable Income	\$20,588	\$28,123	\$36,158	\$43,522	\$64,277	\$91,613
Housing	30%	32%	29%	28%	27%	27%
Food	15%	15%	14%	14%	14%	14%
Transportation	14%	14%	12%	12%	11%	11%
Insurance	5%	5%	5%	5%	5%	5%
Debts	5%	5%	5%	5%	5%	5%
Entertainment/Rec	3%	4%	4%	5%	5%	5%
Clothing	5%	5%	6%	6%	7%	7%
Savings	4%	4%	5%	5%	5%	5%
Health/Wellness	8%	7%	7%	7%	7%	7%
Miscellaneous	3%	3%	5%	5%	5%	5%
Investments	0%	0%	3%	3%	4%	4%
Child Exp	8%	6%	<u>5%</u>	<u>5%</u>	5%	5%
Total	100%	100%	100%	100%	100%	100%



Tithes: per pay check	\$0.00
Tithes: per pay check	\$0.00
PER PAY CHECK	
salary federal	
medicare	
social security (fica) state	
local	
iocai	
total taxes	\$0.00
401K contribution	φυ.υυ
401K loan	
medical insurance	
aflac	
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united way	
total other ded	\$0.00
NET PAY	\$0.00
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Tithes: per month	\$0.00
PER MONTH	Ψ0.00
salary	\$0.00
federal	Ψοίου
medicare	
social security (fica)	
state	
local	
io dai	
total taxes	\$0.00
401K contribution	<b>40.00</b>
401K loan	
medical insurance	
aflac	
united way	
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total other ded	\$0.00
NET PAY	\$0.00
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Tithes: per year	\$0.00
PER YEAR	
salary	\$0.00
federal	
medicare	
social security (fica)	
state	
local	
total taxes	\$0.00
401K	
401K loan	
medical insurance	
aflac	
united way	
total other ded	\$0.00
NET PAY	\$0.00