## Guide to Financial Hope!

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

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

Tracking


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.

Budget Prep \begin{tabular}{c}
Click here to go to <br>
Budget Prep Worksheet <br>
Click here to view <br>
YouTube <br>
video instructions

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Click here to view <br>
Budget Prep Worksheet <br>
Explanation
\end{tabular}

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


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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## 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.

| Housing (Mortgage/Rent, Utilities, Phone, TV, Internet, Taxes, Insurance, Maint/Repair) |  |  |  |
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| Recreation (His, Her, Entertainment, Vacation) |  |  |  |
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| Transportation (Car Payment, Gas, Insurance, License/Registration, Maint/Repair) |  |  |  |
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Child Expenses (Tuition, Lessons, Day Care)

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Debt (Prior Period Credit Card Debt, School Loans, etc.)

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|  |  | Total | $\$ 0.00$ |

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
MONEY\&WISDOM types of expenses is provide on a different tab in the worksheet.

## Paycheck

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| Regular Expenses |  |  |  | Irregular Expenses |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| List Bills | Amount | When is bill DUE? | When is bill PAID? | List Bills | Amount | How Often | Notes |
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## Budget Prep Sheet Explanation

Regular (Monthly) Expenses 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 | $\$ 50.00$ |

Variable Expenses 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 | $\$ 45.00$ |
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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.
A. Enter your debts in the order you want to pay them off (e.g., lowest balance to highest, highest interest rate to lowest)

| Payoff Order | Debts | Starting Balance | Monthly Payment | Interest Rate \% | Months to Pay Off | Interest Paid |
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|  | Debt and Payment Totals | \$0.00 | \$0.00 | Total Interest Paid > |  | \$0.00 |
| Total Minimum Monthly Payments > |  |  | \$0.00 | > Months to Debt Free > |  | 0.0 |
| Extra Monthly Payment > <br> Total Snowball Payments > |  |  |  |  |  |  |
|  |  |  | \$0.00 | >> Months to Debt Free > |  | 0.0 |

B. Pay the highlighted amounts each month and record when each debt is paid off

| Paid Off <br> $($ ) | Debts in Payoff Order | Remaining <br> Balance | Snowball <br> Payment | Monthly <br> Payment | Months to Pay <br> Off | Interest <br> Paid |
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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.

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## Spending Guidelines

viccopry

| Single w/ Roommate |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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\% |


| 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\% |


| Single w/o Roommate |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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\% |


| 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\% |


| Single Parent |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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\% |


| Family of Six |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
| Gross Household Income | $\$ 25,000$ | $\$ 35,00$ | $\$ 45,000$ | $\$ 55,000$ | $\$ 85,000$ | $\$ 125,000$ |
| 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 | $0 \%$ | $5 \%$ | $5 \%$ |  |  |  |
| Child Exp | Total | $0 \%$ | $0 \%$ | $3 \%$ | $3 \%$ | $4 \%$ |


| Tithes: per pay check | \$0.00 |
| :---: | :---: |
| PER PAY CHECK |  |
| salary |  |
| federal <br> medicare <br> social security (fica) <br> state <br> local |  |
| total taxes | \$0.00 |
| 401K contribution 401K loan medical insurance aflac united way |  |
| total other ded | \$0.00 |
| NET PAY | \$0.00 |
|  |  |
| Tithes: per month \$0.00 |  |
| PER MONTH |  |
| salary | \$0.00 |
| federal <br> medicare <br> social security (fica) <br> state <br> local |  |
| total taxes <br> 401K contribution 401K loan medical insurance aflac united way | \$0.00 |
| total other ded | \$0.00 |
| NET PAY | \$0.00 |
|  |  |
| Tithes: per year | \$0.00 |
| PER YEAR |  |
| salary | \$0.00 |
| federal <br> medicare <br> social security (fica) <br> state <br> local |  |
| total taxes <br> 401K <br> 401K loan <br> medical insurance <br> aflac <br> united way | \$0.00 |
| total other ded | \$0.00 |
| NET PAY | \$0.00 |

