



WHAT I OWN

"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations."

—Proverbs 27:23-24

Checking Accounts	\$ _____
Savings Accounts	\$ _____
Other Savings	\$ _____
Insurance (cash value)	\$ _____
Retirement Funds	\$ _____
Home (market value)	\$ _____
Auto (age_____/make_____)	\$ _____
Auto (age_____/make_____)	\$ _____
Other possessions (est.)	\$ _____
Money owed to me	\$ _____
Other	\$ _____

WHAT I OWE

"The rich rule over the poor, and the borrower is servant to the lender." —Proverbs 22:7

LENDER	BALANCE	MIN. MTHLY PAYMENT	INTEREST RATE
Mortgage			
Equity Loan			
Auto Loans			
Education Loans			
Credit Cards:			
Family/Friends			
Other			



MONTHLY INCOME AND EXPENSES

MONTHLY INCOME

"Work hard and cheerfully at whatever you do."
—Colossians 3:23

Salary #1 (net) _____

Salary #2 (net) _____

Other Income _____

NET MONTHLY INCOME

\$ _____

MONTHLY LIVING EXPENSES

"Now it is required that those who have been given a trust must prove faithful."
—1 Corinthians 4:10

1. GIVING \$ _____

Church _____
Other _____

2. SAVING (5-10%) \$ _____

Rainy Day _____
Long-term _____

3. HOUSING (30-38%) \$ _____

Mortgage/Rent _____
Insurance _____
Property Taxes _____
Electricity _____
Gas _____
Water _____
Trash _____
Telephone _____
Cable TV _____
Internet _____
Maintenance _____
Others _____

4. FOOD (11-14%) \$ _____

5. AUTO (12-15%) \$ _____

Payments _____
Gas & Oil _____
Insurance _____
License/Taxes _____
Repair/Replace _____
Other _____

6. INSURANCE (5%) \$ _____

Life _____
Health _____
Other _____

7. DEBT (0-10%) \$ _____

Credit Cards _____
Education Loans _____
Other Loans _____

8. ENTERTAINMENT (4-8%) \$ _____

Eating Out _____
Activities/Trips _____
Vacation _____
Babysitting _____
Pets _____
Lessons/Sports _____
Other _____

9. CLOTHING (5-7%) \$ _____

10. MEDICAL (5%) \$ _____

Doctor _____
Dentist _____
Prescriptions _____
Other _____

11. MISCELLANEOUS (5%) \$ _____

Toiletries _____
Haircuts _____
Dry Cleaning _____
Laundry _____
Subscriptions _____
Gifts _____
Cash _____
Other _____

12. SCHOOL/CHILD CARE \$ _____

Tuition _____
Materials _____
Day Care _____
Other _____

TOTAL LIVING EXPENSES

\$ _____

INCOME VS. LIVING EXPENSES

"Give me neither poverty nor riches. Give me just enough to satisfy my needs."

—Proverbs 30:8

NET MONTHLY INCOME

\$ _____

(LIVING EXP.)

\$ _____

SURPLUS/(DEFICIT) \$ _____

Percentages listed are guidelines only and may be different for individual situations.

