



FACING YOUR
FINANCES

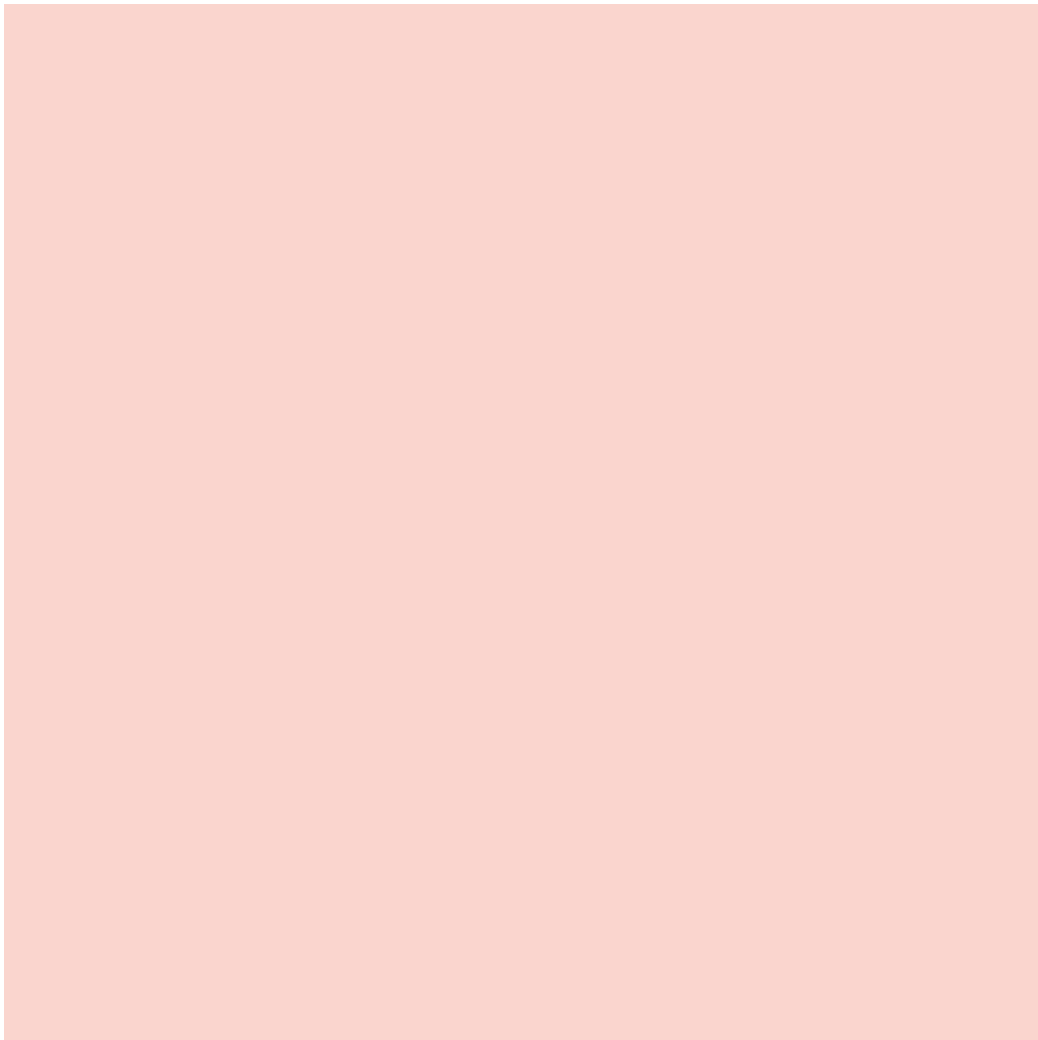
BUILD YOUR BUDGET IN 5 DAYS



FACING YOUR FINANCES

FIND YOUR MOTIVATION

BIG WHY



FACING YOUR FINANCES

ORGANIZE YOUR FINANCIAL CLUTTER

SHOPPING LIST

- STACKABLE FILE BOX
14"x18"x11"
- HANGING FILE FOLDERS
- LETTER MANILA FILE FOLDERS
-
-
-

FACING YOUR FINANCES

ORGANIZE YOUR FINANCIAL CLUTTER

1. GET OUT ALL OF YOUR FINANCIAL PAPERS

2-3. LABEL YOUR FOLDERS

HANGING FOLDER

"TOGETHER THINGS"

- HOME
- TAXES
- HOME INSURANCE
- BANK
- UTILITIES
- GIVING
- HEALTH INSURANCE

"HIS & HER THINGS"

- JOB CONTRACT
- MEDICAL RECORDS
- LIFE INSURANCE
- DEBT

"ADDITIONAL CATEGORIES"

- PASSWORDS
- DEATH
- FINANCIAL

MANILA FOLDER

"TOGETHER THINGS"

- HOME
- TAXES
- HOME INSURANCE
- BANK
- UTILITIES
- GIVING
- HEALTH INSURANCE

"HIS & HER THINGS"

- JOB CONTRACT
- MEDICAL RECORDS
- LIFE INSURANCE
- DEBT

"ADDITIONAL CATEGORIES"

- PASSWORDS
- DEATH
- FINANCIAL

4. FILE ALL THOSE PAPERS!

FACING YOUR FINANCES

BUDGET CATEGORIES CHECKLIST

CHARITY

- TITHE
- CHARITY
- OFFERINGS
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SAVING

- EMERGENCY FUND
- MATERNITY LEAVE FUND
- COLLEGE FUND
- RETIREMENT FUND
-
-
-

HOUSING

- MORTGAGE/RENT
- REAL ESTATE TAXES
- MAINT./REPAIRS
- H.O.A. DUES
-
-
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UTILITIES

- GAS
- ELECTRIC
- WATER/TRASH
- PHONE
- INTERNET
- CABLE
-

FACING YOUR FINANCES

BUDGET CATEGORIES CHECKLIST

FOOD

- GROCERIES _____
- EATING OUT _____
- _____
- _____
- _____
- _____
- _____
- _____

CLOTHING

- ADULTS _____
- KIDS _____
- LAUNDRY SERVICES _____
- _____
- _____
- _____
- _____
- _____

TRANSPORTATION

- GAS & OIL _____
- TIRES & REPAIRS _____
- TAX & LICENSE _____
- CAR REPLACEMENT _____
- _____
- _____
- _____
- _____

MEDICAL/HEALTH

- PRESCRIPTIONS _____
- DOCTOR BILLS _____
- DENTIST _____
- OPTOMETRIST _____
- _____
- _____
- _____
- _____

FACING YOUR FINANCES

BUDGET CATEGORIES CHECKLIST

INSURANCE

- LIFE INSURANCE
- HEALTH INSURANCE
- HOME/RENTER
- CAR INSURANCE
- DISABILITY
-
-

PERSONAL

- CHILD CARE
- TOILETRIES/COSMETICS
- EDUCATION
- SUBSCRIPTIONS
- GIFTS
- BABY SUPPLIES
- PET SUPPLIES

RECREATION

- ENTERTAINMENT
- VACATION
-
-
-
-
-
-

DEBTS

- CAR PAYMENT
- CREDIT CARD(S)
- STUDENT LOAN(S)
- PERSONAL LOAN(S)
-
-
-



PAST 3 MONTH'S EXPENSES

CATEGORY MONTH 1 MONTH 2 MONTH 3 AVERAGE

| CATEGORY | MONTH 1 | MONTH 2 | MONTH 3 | AVERAGE |
|----------|---------|---------|---------|---------|
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PAST 3 MONTH'S EXPENSES

CATEGORY MONTH 1 MONTH 2 MONTH 3 AVERAGE

| CATEGORY | MONTH 1 | MONTH 2 | MONTH 3 | AVERAGE |
|----------|---------|---------|---------|---------|
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Monthly Budget

TOTAL INCOME:



| GIVING | Spent Budgeted | |
|---------|------------------|-------|
| Tithe | _____ | _____ |
| Charity | _____ | _____ |
| Total: | _____ | _____ |

| SAVING | Spent Budgeted | |
|-----------|------------------|-------|
| Emergency | _____ | _____ |
| College | _____ | _____ |
| Other: | _____ | _____ |
| Total: | _____ | _____ |

| HOUSING | Spent Budgeted | |
|----------|------------------|-------|
| Mortgage | _____ | _____ |
| Rent | _____ | _____ |
| Taxes | _____ | _____ |
| Repairs | _____ | _____ |
| Total: | _____ | _____ |

| UTILITIES | Spent Budgeted | |
|-------------|------------------|-------|
| Electricity | _____ | _____ |
| Gas | _____ | _____ |
| Sewer | _____ | _____ |
| Trash | _____ | _____ |
| Phone | _____ | _____ |
| Internet | _____ | _____ |
| TV | _____ | _____ |
| Total: | _____ | _____ |

| FOOD | Spent Budgeted | |
|------------|------------------|-------|
| Groceries | _____ | _____ |
| Eating out | _____ | _____ |
| Total: | _____ | _____ |

| CLOTHING | Spent Budgeted | |
|----------|------------------|-------|
| His | _____ | _____ |
| Hers | _____ | _____ |
| Kids | _____ | _____ |
| Total: | _____ | _____ |

| CAR(S) | Spent Budgeted | |
|--------------|------------------|-------|
| Gas | _____ | _____ |
| Oil changes | _____ | _____ |
| Tires, etc. | _____ | _____ |
| Registration | _____ | _____ |
| Total: | _____ | _____ |

| MEDICAL | Spent Budgeted | |
|---------------|------------------|-------|
| Doctor | _____ | _____ |
| Dentist | _____ | _____ |
| Optometrist | _____ | _____ |
| Chiropractor | _____ | _____ |
| Prescriptions | _____ | _____ |
| Other: | _____ | _____ |
| Total: | _____ | _____ |



INSURANCE

Spent | Budgeted

| | | |
|-------------------------|-------|-------|
| Car | _____ | _____ |
| Home | _____ | _____ |
| Health | _____ | _____ |
| Life | _____ | _____ |
| Disability (long-term) | _____ | _____ |
| Disability (short-term) | _____ | _____ |
| Total: | _____ | _____ |

PERSONAL

Spent | Budgeted

| | | |
|------------------|-------|-------|
| Child care | _____ | _____ |
| Cosmetics | _____ | _____ |
| Toiletries | _____ | _____ |
| Hair | _____ | _____ |
| Gifts | _____ | _____ |
| Pets | _____ | _____ |
| Baby | _____ | _____ |
| Spending \$ His | _____ | _____ |
| Spending \$ Hers | _____ | _____ |
| Other: | _____ | _____ |
| Other: | _____ | _____ |
| Other: | _____ | _____ |
| Total: | _____ | _____ |

FUN

Spent | Budgeted

| | | |
|----------|-------|-------|
| Vacation | _____ | _____ |
| Other: | _____ | _____ |
| Total: | _____ | _____ |

DEBT

Spent | Budgeted

| | | |
|--------------|-------|-------|
| Car payment | _____ | _____ |
| Car payment | _____ | _____ |
| Credit card | _____ | _____ |
| Credit card | _____ | _____ |
| Credit card | _____ | _____ |
| Student loan | _____ | _____ |
| Student loan | _____ | _____ |
| Student loan | _____ | _____ |
| Other: | _____ | _____ |
| Other: | _____ | _____ |
| Other: | _____ | _____ |
| Other: | _____ | _____ |
| Total: | _____ | _____ |

TOTALS

| | | |
|---------|---|-------|
| Income: | | _____ |
| Spent: | - | _____ |
| Total: | | _____ |



EXPENSE TRACKING SHEET

DATE TRANSACTION AMOUNT CATEGORY



| DATE | TRANSACTION | AMOUNT | CATEGORY |
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EXPENSE TRACKING SHEET

DATE TRANSACTION AMOUNT CATEGORY ✓

| DATE | TRANSACTION | AMOUNT | CATEGORY |
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CATEGORY RUNNING TOTALS

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\$ CATEGORY RUNNING TOTALS

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FACING YOUR FINANCES

GOAL SETTING WORKSHEET

WHERE DO YOU WANT TO BE IN 1 YEAR?

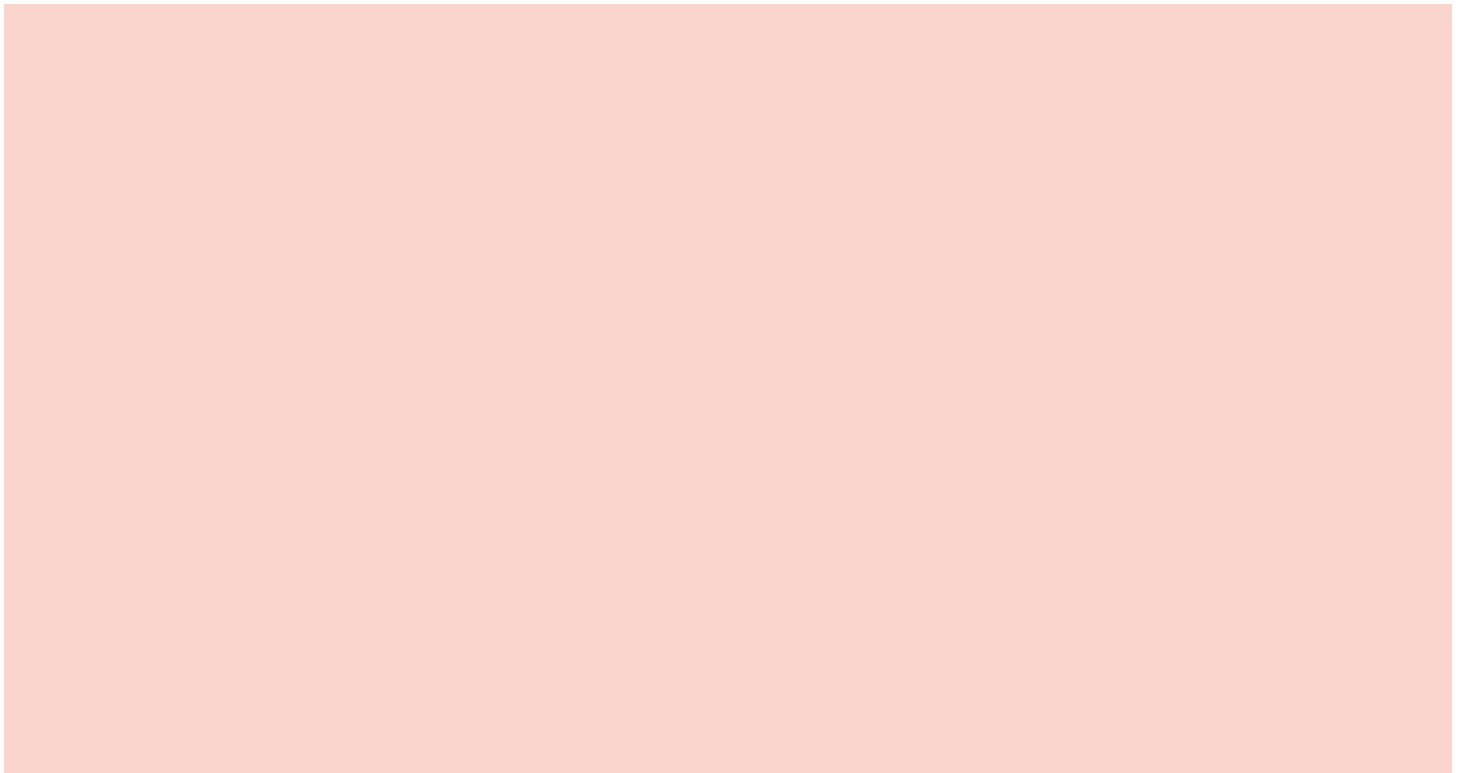
WHERE DO YOU WANT TO BE IN 5 YEARS?

WHERE DO YOU WANT TO BE IN 10 YEARS?

FACING YOUR FINANCES

GOAL SETTING WORKSHEET

WHAT ACTION STEPS CAN I TAKE TO REACH MY GOALS?



THREE THINGS TO DO TODAY TO GET CLOSER TO MY GOALS:

