

Where does the money go each month? Find out now.

STEP 1 - Use this form to write down everything you spend monthly in each category.

STEP 2 - Add up each section to find out what is leftover at the end of the month.



<p>INCOME</p> <p>Gross Pay _____</p> <p>Gross Pay _____</p> <p>Other Income _____</p> <p style="text-align: right;">Total _____ A</p> <p>Less:</p> <p>Giving to church _____</p> <p>Other giving _____</p> <p>Taxes _____</p> <p style="text-align: right;">Total _____ B</p> <p>SPENDABLE INCOME..... <input type="text"/> C</p> <p><i>Total Income (A) less Giving and Taxes (B)</i></p> <p>SAVING</p> <p>Emergency fund _____</p> <p>Education _____</p> <p>Retirement _____</p> <p>Major purchase _____</p> <p style="text-align: right;">Total _____ D</p> <p>HOUSING</p> <p>Mortgage or rent _____</p> <p>Insurance _____</p> <p>Taxes _____</p> <p>Electricity _____</p> <p>Gas _____</p> <p>Water _____</p> <p>Phone (home, cell) _____</p> <p>Sanitation _____</p> <p>Cable/Satellite TV _____</p> <p>Internet _____</p> <p>Maintenance _____</p> <p style="text-align: right;">Total _____ E</p>	<p>FOOD</p> <p>Groceries _____</p> <p>Lunch at work _____</p> <p>Lunch at school _____</p> <p>Eating out _____</p> <p style="text-align: right;">Total _____ F</p> <p>AUTOMOBILE</p> <p>Payment _____</p> <p>Gasoline _____</p> <p>Insurance _____</p> <p>License/Taxes _____</p> <p>Maintenance/Repairs _____</p> <p style="text-align: right;">Total _____ G</p> <p>INSURANCE</p> <p>Medical _____</p> <p>Life _____</p> <p>Other _____</p> <p style="text-align: right;">Total _____ H</p> <p>CONSUMER DEBT</p> <p>Credit Cards _____</p> <p>Loans _____</p> <p>Other _____</p> <p style="text-align: right;">Total _____ I</p> <p>ENTERTAINMENT</p> <p>Eating Out _____</p> <p>Vacation _____</p> <p>Activities _____</p> <p>Alcohol/Tobacco _____</p> <p>Other _____</p> <p style="text-align: right;">Total _____ J</p>	<p>CLOTHING</p> <p>Adults _____</p> <p>Children _____</p> <p style="text-align: right;">Total _____ K</p> <p>MEDICAL</p> <p>Doctor _____</p> <p>Dentist _____</p> <p>Medications _____</p> <p>Other _____</p> <p style="text-align: right;">Total _____ L</p> <p>SCHOOL/CHILDCARE</p> <p>Tuition _____</p> <p>Materials _____</p> <p>Transportation _____</p> <p style="text-align: right;">Total _____ M</p> <p>MISCELLANEOUS</p> <p>Toiletry/Cosmetics _____</p> <p>Beauty/Barber _____</p> <p>Laundry/Cleaning _____</p> <p>Allowances _____</p> <p>Gym _____</p> <p>Gifts _____</p> <p style="text-align: right;">Total _____ N</p> <p>TOTAL EXPENSES..... <input type="text"/> O</p> <p><i>Total of expenses D through N</i></p> <p>LEFTOVER..... <input type="text"/></p> <p><i>Spendable Income (C) less Total Expenses (O)</i></p>
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Where does the **money** go?

A Budgeting Resource for You



You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

2 Corinthians 9:11 (TNIV)

Do you **struggle**
to make ends meet?

Do you ever
wonder
where you spend all
of your paycheck?

Do you have
trouble
saving money?

RESOURCES AVAILABLE

BROOKWOOD FINANCIAL MENTOR MINISTRY

The Brookwood Financial Mentor Ministry offers classes, seminars and one-on-one mentoring for families or individuals who are facing financial hardships or need assistance with budgeting. If you would like more information or to speak with someone from the Financial Mentor Ministry, email financialmentor@brookwoodchurch.org or contact 864.688.8297.

FINANCIAL PEACE UNIVERSITY

In Financial Peace University you learn how money really works from budgeting and dumping debt to building wealth. This 9-week class is offered several times a year through BrookwoodU. For more information or to learn more about upcoming classes, please visit brookwoodchurch.org/brookwoodclasses.

RECOMMENDED READING

The Total Money Makeover, written by Dave Ramsey, outlines seven easy-to-follow steps to lead you out of debt—available in the Brookwood Bookstore.