

MONTHLY BUDGET

INCOME SOURCES	LAST MONTH	GOAL	DIFFERENCE
TOTAL			

EXPENSES	LAST MONTH	GOAL	DIFFERENCE
Tithe/giving			
Mortgage/rent			
Household Maintenance			
Home Insurance			
Taxes			
Electricity			
Gas			
Water			
Trash			
Phone			
Internet			
Cable			
Subscriptions			
Groceries			
Restaurants			
Entertainment/activities			
Clothes			
Supplies			
Fuel			
Auto Insurance			
Car Payment			
Auto Maintenance			
Child Care			
Health Insurance			
Health And Medical			
Travel			
Credit Card Debt			
Loans			
TOTAL			

SAVINGS	LAST MONTH	GOAL	DIFFERENCE
TOTAL			

TOTAL INCOME- TOTAL EXPENSES		
-------------------------------------	--	--

NEXT STEPS

After looking at your monthly income and expenses, spend some time praying over the following questions:

1. In what areas do you need to reduce your spending? Is there anything you could eliminate completely?
2. What is a reasonable amount you should spend each month in those categories? (This is now your budget/goal for those items.)
3. How much is the Lord asking you to give back to Him? What might you need to change so your giving is from your “first fruits” and not your leftovers?

ONLINE BUDGET TOOLS

Mint.com

Quicken.com

RESOURCES

Financial Peace University by Dave Ramsey

This is an online or in-person class to help you get out of debt, save, and get on top of your finances. Harvest hosts these classes periodically.

“Thriving in Love and Money” by Shaunti and Jeff Feldhahn

This book is great for couples, especially if financial conversations are difficult.

“The Treasure Principle” by Randy Alcorn

“The Blessed Life: Unlocking the Rewards of Generous Living” by Robert Morris

NOTES:

