The first step in solving any problem is to get an accurate diagnosis. To stop living a consumptive lifestyle (spending more than you make) you must understand your current situation. Write down your total household income and all expenses. Start by breaking down your income and expenses into a monthly allocation.

## EXPENSE ITEM <br> SAVINGS

The LORD'S TITHE

Emergency Fund
Retirement Fund
College Fund
HOUSING
Mortgage
Second Mortgage
Real Estate Taxes
Homeowners Ins.
Repairs, Maint, Furniture

## UTILITIES

Electricity
Water
Gas
Phone/Internet
Trash/Lawn
TV/Streaming services

## FOOD

Grocery
Dining Out

## TRANSPORTATION

Car Payment
Car Payment
Gas and Oil
Repairs and Tires
Car Insurance
License and Taxes
Car Replacement

TOTAL
$\qquad$
$\qquad$
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$\qquad$
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$\qquad$

TOTAL EXPENSES

## CLOTHING

| Children | - |
| :--- | ---: |
| Adults |  |
| Cleaning/Laundry | - |
| MEDICAL/HEALTH |  |
| Disability Insurance | - |
| Health Insurance | - |
| Doctor \& Rx | - |
| Dentist | - |
| Optometrist |  |

## PERSONAL

| Life \& Disability Insurance | - |
| :--- | :--- |
| Child Care | - |
| Cosmetics \& Hair Care | - |
| Education/Adult | - |
| School Tuition \& Supplies | - |
| Child Support \& Alimony | - |
| Gifts (inc. Christmas) | - |
| Miscellaneous | - |
| Fun \$\$ / Blow \$\$ |  |

## RECREATION

Entertainment \& Pets
Vacation
$\qquad$
$\qquad$
DEBTS (Goal - 0)
Credit Card 1 $\qquad$
Credit Card 2 $\qquad$
Credit Card 3
Credit Card 4
$\qquad$

Credit Card 5 $\qquad$
Credit Card 6
Other

## TOTAL INCOME

DIFFERENCE

