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	<u>TOTAL</u>	
The LORD'S TITHE		CLOTHING
		Children
SAVINGS		Adults
Emergency Fund		Cleaning/Laundry
Retirement Fund		
College Fund		MEDICAL/HEALTH
		Disability Insurance
HOUSING		Health Insurance
Mortgage		Doctor & Rx
Second Mortgage		Dentist
Real Estate Taxes		Optometrist
Homeowners Ins.		
Repairs, Maint, Furniture		PERSONAL
		Life & Disability Insurance
UTILITIES		Child Care
Electricity		Cosmetics & Hair Care
Water		Education/Adult
Gas		School Tuition & Supplies
Phone/Internet		Child Support & Alimony
Trash /Lawn		Gifts (inc. Christmas)
TV/Streaming services		Miscellaneous
-		Fun \$\$ / Blow \$\$
FOOD		
Grocery		RECREATION
Dining Out		Entertainment & Pets
		Vacation
TRANSPORTATION		
Car Payment		DEBTS (Goal – 0)
Car Payment		Credit Card 1
Gas and Oil		Credit Card 2
Repairs and Tires		Credit Card 3
Car Insurance		Credit Card 4
License and Taxes		Credit Card 5
Car Replacement		Credit Card 6
		Other
TOTAL EXPENSES		TOTAL INCOME
	DIFFERENCE	