

# 30-Day Expense Tracking Form

(from spendable income)



For the month of: \_\_\_\_\_

	Week of	Week of	Week of	Week of	Monthly Total
<b>Offerings &amp; Other Seed Sowing</b> church, ministries, charities					
<b>Housing</b> mortgage, rent, insurance, maintenance, cleaning supplies, utilities, phone, cable, property taxes					
<b>Food</b> groceries, lunch money, snacks, coffee					
<b>Clothing/Shoes</b> new purchases, dry cleaning, laundry, tailor					
<b>Transportation</b> car payments, bus, train, taxi, parking, gas, maintenance, repairs, insurance, taxes, license					
<b>Insurance</b> health, life, dental, property, other					
<b>Medical Expenses</b> doctor, Rx, dentist eye glasses, fitness					
<b>Child Care/ School Expenses</b> daycare, tuition, allowance, child support, alimony					
<b>Outstanding Debt</b> credit cards, personal bank loans, family loans, 401K loans, etc.					
<b>Personal Grooming</b> toiletries, barber and beauty shop, nails, spas					
<b>Savings &amp; Investments</b> contingency, retirement/401k, college, real estate					
<b>Entertainment/ Recreation</b> dining out, vacation, hobbies, movies, other					
<b>Pet Care</b> pet food, grooming, veterinarian, insurance					
<b>Miscellaneous</b> gifts, birthdays, anniversaries, magazines, other					
<b>Total Amount Spent</b>	\$	\$	\$	\$	\$

# Personal Financial Balance Sheet

Be thou diligent to know the state of thy flocks and look well to thy herds. - Proverbs 27:23



## ASSETS

### Liquid Assets

Cash  
Checking Account  
Savings Account  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_


### Invested Assets

401K Plans  
Real Estate  
Certificates of Deposit  
Stocks & Bonds  
Mutual Funds  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_


### Personal Use Assets

Home  
Cars  
Jewelry  
Collectables  
Furnishings  
Other Personal Property  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_


**TOTAL ASSETS**

\$

## LIABILITIES

Mortgages  
Car Loans  
Bank Loans  
Student Loans  
Home Equity Loans  
Other Loans  
Credit Card Balances  
Property Taxes Owed

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_


**TOTAL LIABILITIES**

\$

**NET WORTH** (assets - liabilities)

\$

# Streams of Income Worksheet

(can be used to calculate Gross or Net Income)



## To calculate streams of income:

First, list sources of income, amounts and how often received.

Then, multiply each line item amount by how frequent income is received in one year.

Income typically includes: Employment, bonuses, tips, commissions, rental income, dividends from stocks, interest earnings from savings, child support, alimony

Once per week = \$amount X 4.333

Every other week = \$amount X 2.167

Twice per month = \$amount X 2

Monthly = \$amount X 1

Quarterly = \$amount ÷ 3

Annually = \$amount ÷ 12

INCOME STREAM	\$\$ AMOUNT	X OR ÷ FREQUENCY	MONTHLY INCOME
1.			
2.			
3.			
4.			
5.			
6.			
<b>TOTAL MONTHLY INCOME</b>			<b>\$</b>



# Monthly Target Spending Percentages



This worksheet will help you determine your target percentage of Spendable Income to be allocated to each Spending Category.

- **First:** Determine your Spendable Income \$ \_\_\_\_\_  
Remember, Spendable Income = Net Monthly Income (or take-home pay) Minus the Tithe.
- **Second:** Multiply Actual Target % (that you determine) for each Spending Category by Spendable Income.  
Actual Target % Total should = 100%.  
Actual Target \$ Total should = Spendable Income.

*The Spending Target Guidelines are suggested ranges for each Spending Category (after giving and taxes). These percentages were compiled from various sources including Crown Financial Ministries, Lee Jenkins Financial LLC., Dave Ramsey, other sources and personal experience.*

Spending Category	Spending Target Guidelines	Actual Target %	Actual Target \$	Notes
<b>Offerings &amp; Other Seed Sown</b> church, ministries, charities	be led by the Holy Spirit			
<b>Housing</b> mortgage, rent, insurance, maintenance, cleaning supplies, utilities, phone, cable, property taxes	25 - 40%			
<b>Food</b> groceries, lunch money, snacks, coffee	5 - 15%			
<b>Clothing/Shoes</b> new purchases, dry cleaning, laundry, tailor	2 - 7%			
<b>Transportation</b> car payments, bus, train, taxi, parking, gas, maintenance, repairs, insurance, taxes, license	5 - 15%			
<b>Insurance</b> health, life, dental, property, other	2 - 7%			
<b>Medical Expenses</b> doctor, Rx, dentist eye glasses, fitness	2 - 10%			
<b>Child Care/ School Expenses</b> daycare, tuition, allowance, child support, alimony	5 - 10%			
<b>Outstanding Debt</b> credit cards, personal bank loans, family loans, 401K loans, etc.	5 - 10%			
<b>Personal Grooming</b> toiletries, barber and beauty shop, nails, spas	2 - 5%			
<b>Savings &amp; Investments</b> contingency, retirement/401k, college, real estate	5 - 15%			
<b>Entertainment/ Recreation</b> dining out, vacation, hobbies, movies, other	4 - 7%			
<b>Pet Care</b> pet food, grooming, veterinarian, insurance	2 - 4%			
<b>Miscellaneous</b> gifts, birthdays, anniversaries, magazines, other	1 - 4%			
	<b>Total:</b>	<b>%</b>	<b>\$</b>	

# Monthly Spending Plan



But my God shall supply all your need according to His riches in glory by Christ Jesus. - Philippians 4:19

For the month of: \_\_\_\_\_

Monthly Expense Categories	Target Spending Plan (a)	Existing Spending Patterns (from Tracking Forms) (b)	Dollar Amount Better (Worse) than Target (b-a)	New Spending Plan (After Adjustments)
<b>Spending Income</b>				
<b>Living Expenses/Bills</b>				
<b>Offerings &amp; Other Seed Sown</b> church, ministries, charities				
<b>Housing</b> mortgage, rent, insurance, maintenance, cleaning supplies, utilities, phone, cable, property taxes				
<b>Food</b> groceries, lunch money, snacks, coffee				
<b>Clothing/Shoes</b> new purchases, dry cleaning, laundry, tailor				
<b>Transportation</b> car payments, bus, train, taxi, parking, gas, maintenance, repairs, insurance, taxes, license				
<b>Insurance</b> health, life, dental, property, other				
<b>Medical Expenses</b> doctor, Rx, dentist eye glasses, fitness				
<b>Child Care/ School Expenses</b> daycare, tuition, allowance, child support, alimony				
<b>Outstanding Debt</b> credit cards, personal bank loans, family loans, 401K loans, etc.				
<b>Personal Grooming</b> toiletries, barber and beauty shop, nails, spas				
<b>Savings &amp; Investments</b> contingency, retirement/401k, college, real estate				
<b>Entertainment/ Recreation</b> dining out, vacation, hobbies, movies, other				
<b>Pet Care</b> pet food, grooming, veterinarian, insurance				
<b>Miscellaneous</b> gifts, birthdays, anniversaries, magazines, other				
<b>Total Living Expenses/Bills</b>	\$	\$	\$	\$
<b>Spendable Income</b>	\$	\$	\$	\$
<b>Surplus/(Deficit)</b> (Spendable Income - Total Living Expenses/Bills)	\$	\$	\$	\$