

CASE STUDY A

Terry Smith is 35 years old and his wife, Mindy, is 33. They recently celebrated their wedding anniversary. They have three children, ages 3, 5, and 8. Terry is a CPA and Mindy has never worked outside of the home, although she completed one year of college. They and Mindy have been attending a large church since they were married. Terry sings in the choir and Mindy is active in children's Sunday school. On the surface it appears that this is a well-adjusted family. They have a comfortable house, new cars, and enjoy good food. Last week Terry announced to Mindy that he wanted a divorce. He said he did not love her anymore and that he wanted to marry Cindy, a lady who also sings in the church choir. Terry has already met with an attorney to begin divorce proceedings. The church quickly agreed to following the steps outlined in Matthew 18:15-17. But Terry and Cindy are not ready to want nothing to do with the church. They will be moving to another state next month. After the divorce becomes final, Mindy has the following situation.

- She was awarded the \$110,000 house.
- She was awarded all personal belongings - furniture, toys, clothes.
- She will receive child support of \$200 per month per child until each child reaches age 18.
- She was given the Honda Accord, which has a loan against it.
- She will be responsible for half of the credit cards, personal loans, totaling \$40,000, which were held jointly.
- Terry is responsible for providing health insurance for the children. He is also responsible for paying expenses the health insurance doesn't pay, plus all dental and prescription drug expenses for the children.
- Terry is to carry life insurance on himself in the amount of \$250,000 with the children as the beneficiary until the youngest child reaches age 21.
- No alimony was awarded.
- Mindy was awarded the exemptions of the children for income tax purposes.
- Mindy is working 40 hours per week at a bookstore, where she earns minimum wage.
- Mindy's sister has offered to watch the children while Mindy works. The church has helped with utility bills.

The questions below will be in the Test for Case Study A. They are listed here so you can be thinking about them as you review the forms in this spreadsheet.

1. What biblical principles could help Mindy manage her debts and settle any inclination about bankruptcy?
2. What should Mindy do about her house/payment?

3. What actions could Mindy take to reduce her debt payments?
4. What actions could Mindy take to address her financial picture?
5. What actions should Mindy take to secure some type of health insurance?
6. What actions should Mindy take to take advantage of any deductions on her federal and/or state taxes?
7. What actions should Mindy take to help her adjust to her new lifestyle and her resulting emotional state?
8. What things could go wrong with Terry and/or her creditors, and what should Mindy be prepared for?

This is a very sad situation that you may very well run in to. Statistics show:

- 41 percent of first marriages end in divorce.
- 60 percent of second marriages end in divorce.
- 73 percent of third marriages end in divorce.

This is alarming and sad news. Yet Christians are not exempt from these types of situations.



Case Study A

PERSONAL FINANCIAL STATEMENT					
Date:					
Assets (Present Market Value)					
		Amount			
Cash On Hand/Checking Account	\$	125.00			
Savings					
Stocks and Bonds					
Cash Value of Life Insurance					
Coins					
Home	\$	110,000.00			
Other Real Estate					
Mortgages/Notes Receivable					
Business Valuation					
Automobiles	\$	12,000.00			
Furniture					
Jewelry					
Other Personal Property	\$	20,000.00			
Pension/Retirement					
Other Assets					
Other Assets					
Other Assets					
Other Assets					
Total Assets:	\$	142,125.00			
Liabilities (Current Amount Owed)					
		Amount		Interest	Min. Pymt.
Sears	\$	4,000.00		18.00%	\$ 112.00
Visa	\$	5,500.00		13.00%	\$ 148.00
Master Card	\$	2,500.00		12.80%	\$ 68.00
Automobile Loans	\$	10,000.00		16.00%	\$ 341.00
Home Mortgages	\$	89,600.00		8.00%	\$ 660.00
Personal Debt To Relatives					
Business Loans					
Educational Loans					
Medical/Other Past Due Bills					
Life Insurance Loans					
Best Finance	\$	8,000.00		17.00%	\$ 232.00
Other Debts and Loans					

Other Debts and Loans	
Total Liabilities:	\$ 119,600.00
NET WORTH (Total assets minus total liabilities)	\$ -

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Instructions for this page:

1. Find the family situation that most closely represents your family (i.e. Married with 4 children with roommate, etc.). Note: Single with 1 child is the one that is the closest for Case Study A.
2. Find the income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. To determine the amount of "Taxes: Federal," go online and search for "2019 Federal income tax rates."
4. If you are an employee, the "Taxes: Social Security" rate will be 6.2%. If you are self-employed, the rate will be 12.4%.
5. If you are an employee, the "Taxes: Medicare" will be 1.45%. If you are self-employed, the rate will be 2.9%.
6. To determine the amount of "Taxes: State," go online and search for "2019 _____ income tax rates" (e.g., "2019 Arizona income tax rates").
7. To determine the amount of "Taxes: Other," you might have to call your local government or you can look at last year's W2 form.
8. Insert these numbers in the appropriate column and rows below.

Suggested Percentage Guidelines For Family Income

(Married with 4 Children)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000
1. Tithe/Giving	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal 1					
2b. Taxes: Social Security					
2c. Taxes: Medicare					
2d. Taxes: State 1					
2e. Taxes: Other 1					
Total Taxes: 2	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500
3. Housing	38.0%	38.0%	34.0%	33.0%	32.0%
4. Food	15.0%	15.0%	14.0%	14.0%	14.0%
5. Transportation	14.0%	14.0%	12.0%	12.0%	11.0%
6. Insurance	5.0%	5.0%	5.0%	5.0%	5.0%

7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	3.0%	4.0%	4.0%	5.0%	5.0%
9. Clothing	5.0%	5.0%	6.0%	6.0%	7.0%
10. Savings	4.0%	4.0%	5.0%	5.0%	5.0%
11. Health & Wellness	8.0%	7.0%	7.0%	7.0%	7.0%
12. Miscellaneous	3.0%	3.0%	5.0%	5.0%	5.0%
13. Investments ³	0.0%	0.0%	3.0%	3.0%	4.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories.

14. School/Child Care ⁴	10.0%	8.0%	6.0%	6.0%	5.0%
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¹ The most accurate way to determine your Federal, State and Other tax withholdings is to check your last Federal returns.

² In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to amount of tax paid per month. Review the last tax return for specific information.

³ This category is used for long-term investment planning, such as college education or retirement.

⁴ This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other categories.

Suggested Percentage Guidelines For Family Income

(Married with 2 Children)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000
1. Tithe/Giving	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal ¹					
2b. Taxes: Social Security					
2c. Taxes: Medicare					
2d. Taxes: State ¹					
2e. Taxes: Other ¹					
Total Taxes: ²	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500
3. Housing	39.0%	36.0%	32.0%	30.0%	30.0%
4. Food	15.0%	12.0%	13.0%	12.0%	11.0%

5. Transportation	15.0%	12.0%	13.0%	14.0%	13.0%
6. Insurance	5.0%	5.0%	5.0%	5.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	3.0%	5.0%	5.0%	7.0%	7.0%
9. Clothing	4.0%	5.0%	5.0%	6.0%	7.0%
10. Savings	5.0%	5.0%	5.0%	5.0%	5.0%
11. Health & Wellness	5.0%	6.0%	6.0%	5.0%	5.0%
12. Miscellaneous	4.0%	4.0%	6.0%	6.0%	7.0%
13. Investments ³	0.0%	5.0%	5.0%	5.0%	5.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories.

14. School/Child Care ⁴	8.0%	6.0%	5.0%	5.0%	5.0%
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² In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to amount of tax paid per month. Review the last tax return for specific information.

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Suggested Percentage Guidelines For Family Income

(Married with No Children)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000
1. Tithe/Giving	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal ¹					
2b. Taxes: Social Security					
2c. Taxes: Medicare					
2d. Taxes: State ¹					
2e. Taxes: Other ¹					
Total Taxes: ²	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500
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3. Housing	40.0%	36.0%	34.0%	32.0%	31.0%
4. Food	15.0%	14.0%	13.0%	12.0%	11.0%
5. Transportation	15.0%	14.0%	14.0%	13.0%	13.0%
6. Insurance	5.0%	5.0%	5.0%	5.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	3.0%	4.0%	4.0%	5.0%	7.0%
9. Clothing	4.0%	4.0%	5.0%	6.0%	6.0%
10. Savings	4.0%	4.0%	4.0%	5.0%	5.0%
11. Health & Wellness	6.0%	6.0%	6.0%	6.0%	5.0%
12. Miscellaneous	3.0%	4.0%	5.0%	6.0%	7.0%
13. Investments ³	0.0%	4.0%	5.0%	5.0%	5.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories.

14. Education ⁴	0.0%	0.0%	0.0%	0.0%	0.0%
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² In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to amount of tax paid per month. Review the last tax return for specific information.

³ This category is used for long-term investment planning, such as college education or retirement.

⁴ This category is added as a guide only. If you have this expense, the percentage shown must be deducted from categories.

Suggested Percentage Guidelines For Individual Income

(Single with 1 Child)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000
1. Tithe/Giving	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal ¹					
2b. Taxes: Social Security					
2c. Taxes: Medicare					
2d. Taxes: State ¹					
2e. Taxes: Other ¹					
Total Taxes: ²	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500
3. Housing	40.0%	39.0%	39.0%	36.0%	34.0%
4. Food	15.0%	14.0%	14.0%	13.0%	13.0%
5. Transportation	15.0%	14.0%	14.0%	13.0%	13.0%
6. Insurance	3.0%	3.0%	4.0%	4.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	3.0%	4.0%	4.0%	6.0%	6.0%
9. Clothing	5.0%	5.0%	5.0%	6.0%	7.0%
10. Savings	5.0%	5.0%	5.0%	5.0%	5.0%
11. Health & Wellness	6.0%	7.0%	6.0%	6.0%	6.0%
12. Miscellaneous	3.0%	4.0%	4.0%	6.0%	6.0%
13. Investments ³	0.0%	0.0%	0.0%	0.0%	0.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories

14. School/Child Care ⁴	6.0%	6.0%	5.0%	5.0%	4.0%
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² In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to amount of tax paid per month. Review the last tax return for specific information.

³ This category is used for long-term investment planning, such as college education or retirement.

⁴ This category is added as a guide only. If you have this expense, the percentage shown must be deducted from categories.

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living Alone)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000
1. Tithe/Giving	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal ¹					
2b. Taxes: Social Security					

2c. Taxes: Medicare					
2d. Taxes: State 1					
2e. Taxes: Other 1					
Total Taxes: 2	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500
3. Housing	40.0%	38.0%	36.0%	34.0%	32.0%
4. Food	6.0%	6.0%	7.0%	7.0%	7.0%
5. Transportation	15.0%	15.0%	14.0%	14.0%	13.0%
6. Insurance	4.0%	4.0%	4.0%	5.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	6.0%	6.0%	7.0%	7.0%	8.0%
9. Clothing	5.0%	6.0%	6.0%	7.0%	8.0%
10. Savings	5.0%	5.0%	5.0%	5.0%	5.0%
11. Health & Wellness	6.0%	5.0%	5.0%	5.0%	4.0%
12. Miscellaneous	5.0%	6.0%	6.0%	6.0%	7.0%
13. Investments 3	3.0%	4.0%	5.0%	5.0%	6.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories

14. Education 4	3.0%	7.0%	8.0%	9.0%	10.0%
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1 The most accurate way to determine your Federal, State and Other tax withholdings is to check your last Federal returns.

2 In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to amount of tax paid per month. Review the last tax return for specific information.

3 This category is used for long-term investment planning, such as college education or retirement.

4 This category is added as a guide only. If you have this expense, the percentage shown must be deducted from categories.

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living with Roommate)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000
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1. Tithe/Giving	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal 1					
2b. Taxes: Social Security					
2c. Taxes: Medicare					
2d. Taxes: State 1					
2e. Taxes: Other 1					
Total Taxes: 2	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500
3. Housing	25.0%	24.0%	23.0%	22.0%	21.0%
4. Food	6.0%	6.0%	6.0%	7.0%	7.0%
5. Transportation	20.0%	19.0%	18.0%	16.0%	15.0%
6. Insurance	4.0%	4.0%	4.0%	5.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	9.0%	9.0%	9.0%	9.0%	10.0%
9. Clothing	7.0%	7.0%	7.0%	7.0%	7.0%
10. Savings	8.0%	8.0%	9.0%	10.0%	10.0%
11. Health & Wellness	6.0%	6.0%	6.0%	5.0%	5.0%
12. Miscellaneous	5.0%	6.0%	6.0%	7.0%	7.0%
13. Investments 3	5.0%	6.0%	7.0%	7.0%	8.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories.

14. Education 4	3.0%	7.0%	8.0%	9.0%	10.0%
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3 This category is used for long-term investment planning, such as college education or retirement.

4 This category is added as a guide only. If you have this expense, the percentage shown must be deducted from categories.

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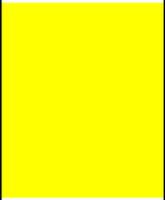
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Case Study A

Estimated Spending Plan - C	
Monthly Income	
GROSS MONTHLY INCOME	
Monthly Salary	
Interest Income	
Child Support	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
Category 1 - Tithe/Giving (monthly)	
The Local Church	
The Poor	
Other Ministries	
Other Giving	
Category 2 - Taxes (monthly)	
Federal	
Social Security (FICA)	
Medicare	
State Taxes	
Local Taxes	
Other	
Other	
NET SPENDABLE INCOME (monthly)	
Monthly Living Expenses	
Category 3 - Housing (monthly)	
Mortgage	
Rent	
Insurance	

Property Taxes
Electricity
Gas
Water
Sanitation
Telephone / Cell phone
Maintenance
Cable TV / Internet Service
Other

Category 4 - Food (monthly)

Grocery
Other

Category 5 - Transportation (monthly)

Auto Payment
Gas & Oil
Auto Insurance
Licenses & Taxes
Maintenance
Replacement
Other - Tolls/Parking/Transit Fares

Category 6 - Insurance (monthly)

Life
Health
Disability
Other

Category 7 - Debts (monthly)

Sears
Visa
Master Card
Best Finance

Category 8 - Entertainment & Recreation (monthly)

Eating Out / Lunches
Baby Sitters
Activities / Trips
Vacation
Pets
Other

Category 9 - Clothing (monthly)

Children's Clothing Needs
Husband/Wife Clothing Needs
Other

Category 10 - Savings (monthly)

Savings Account
Credit Union
Other

Category 11 - Health & Wellness (monthly)

Doctor
Dentist
Prescriptions
Eye Glasses / Contacts
Other

Category 12 - Miscellaneous (monthly)

Toiletries / Cosmetics
Beauty / Barber
Laundry / Cleaning
Allowances
Subscriptions
Gifts (including Christmas)
Cash
Other

Category 13 - Investments (monthly)

401k/403b plans
College Funds
Stocks, Bonds, Mutual Funds
Real Estate
Other

Category 14 - School/Child Care (monthly)

School Tuition
School Books, Supplies, Materials, etc
Transportation
Day Care
Tutoring, Lessons for Music, Dance, etc
Other

Total Living Expenses

INCOME vs. LIVING EXPENSES

Net Spendable Income

Less Total Living Expenses

Surplus or Deficit

¹ This form corresponds to Page 83 in the Do Well Life Group Manual.



CROWN

Advancing God's Principles of Stewardship and Life

urrent¹

Amount	\$ 1,835.00
\$ 1,235.00	
\$ 600.00	

Amount	\$ 10.00
\$ 10.00	

Amount	\$ 95.00

Amount	\$ 1,730.00
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Amount	\$ 1,000.00
\$ 660.00	
\$ 30.00	

\$ 90.00
\$ 150.00

\$ 25.00

\$ 45.00

Amount \$ **300.00**

\$ 300.00

Amount \$ **479.00**

\$ 341.00
\$ 100.00
\$ 28.00
\$ 10.00

Amount \$ **-**

Amount \$ **560.00**

\$ 112.00
\$ 148.00
\$ 68.00
\$ 232.00

Amount \$ **-**

Amount \$ **-**

Amount	\$ -
Amount	\$ -
Amount	\$ 30.00
\$ 10.00	
\$ 10.00	
\$ 10.00	
Amount	\$ -
Amount	\$ -
	\$ 2,369.00

SES

\$ 1,730.00

\$ 2,369.00

\$ (639.00)



Percentage Spending Plan ¹

Annual Income: \$ 22,020

Gross Monthly Income:

	Use appropriate % from "Percentage Guide" tab ²			
1. Tithe/Giving	19.0%	x	\$	1,835
2a. Taxes: Federal		x	\$	1,835
2b. Taxes: Social Security		x	\$	1,835
2c. Taxes: Medicare		x	\$	1,835
2d. Taxes: State		x	\$	1,835
2e. Taxes: Other		x	\$	1,835
Total taxes:				
Net Spendable Income (NSI)				

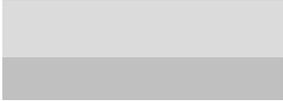
Spending Category	Percentage	Net Spendable Income		
Net Spendable Income percentages below should add to 100%				
3. Housing	40.0%	x	\$	1,391 =
4. Food	15.0%	x	\$	1,391 =
5. Transportation	15.0%	x	\$	1,391 =
6. Insurance	3.0%	x	\$	1,391 =
7. Debts	5.0%	x	\$	1,391 =
8. Entertainment/Recreation	3.0%	x	\$	1,391 =
9. Clothing	5.0%	x	\$	1,391 =
10. Savings	5.0%	x	\$	1,391 =

11. Health & Wellness	6.0%	x	\$	1,391	=
12. Miscellaneous	3.0%	x	\$	1,391	=
13. Investments		x	\$	1,391	=
14. School/Child Care²		x	\$	1,391	=
Total: (cannot exceed 100%)	100.0%				
TOTAL: (cannot exceed Net Spendable Income)					

¹ This form corresponds to Page 86 in the Do Well Life Group Manual.

² Use the guideline rates from the Percentage Guide tab, or use actual percentages from your Federal and State tax returns.

³ If you have school/child care expenses, these percentages must be deducted from other



\$	1,835.00
----	----------

\$	348.65
----	--------

\$	-
\$	-
\$	-
\$	-
\$	-
\$	95.00
\$	1,391.35

\$	16,696.20	Annual NSI
----	-----------	------------

Amount

\$	557
----	-----

\$	209
----	-----

\$	209
----	-----

\$	42
----	----

\$	70
----	----

\$	42
----	----

\$	70
----	----

\$	70
----	----

\$ 83

\$ 42

\$ -

\$ -

\$ 1,391 OK

our most recent

categories.

Spending Plan Analysis ¹

		Date:	
		Gross Income per year:	
		Gross Income per month:	
		Guideline Net Spendable Income Per Month:	
	Monthly Payment Category	Current Spending Plan ²	Monthly Guideline Plan ³
	1. Tithe/Giving	\$ 10	\$ 184
	2d. Taxes: Federal	\$ -	\$ -
	2a. Taxes: Social Security	\$ -	\$ -
	2b. Taxes: Medicare	\$ -	\$ -
	2c. Taxes: State	\$ -	\$ -
	2e. Taxes: Other	\$ 95	\$ -
	Taxes Total:	\$ 95	\$ -
	Net Spendable Income (NSI)	\$ 1,730	\$ 1,652
	3. Housing	\$ 1,000	\$ 557
	4. Food	\$ 300	\$ 209
	5. Transportation	\$ 479	\$ 209
	6. Insurance	\$ -	\$ -
	7. Debts	\$ 560	\$ 70
	8. Entertainment/Recreation	\$ -	\$ 42
	9. Clothing	\$ -	\$ -
	10. Savings	\$ -	\$ 70
	11. Health & Wellness	\$ -	\$ 83
	12. Miscellaneous	\$ 30	\$ 42
	13. Investments	\$ -	\$ -
	14. School/Child Care	\$ -	\$ -
	TOTAL of 3 to 14: (cannot exceed Net Spendable Income)	\$ 2,369	\$ 1,280

¹ This form corresponds to Page 87 in the Do Well Life Group Manual.

- ² Amounts in the Current Spending Plan column are taken from the tab called "Est Spending
- ³ When you complete the Percentage Spending Plan tab, it will automatically fill in the amou



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\$	22,020	
\$	1,835	
\$	1,391	
	Difference + or -	New Monthly Plan
\$	(174)	\$ 10
\$	-	
\$	-	
\$	-	
\$	-	
\$	95	\$ 95
\$	95	\$ 95
\$	79	\$ 1,730
\$	443	\$ 780
\$	91	\$ 61
\$	270	\$ 479
\$	-	
\$	490	\$ 280
\$	(42)	\$ -
\$	-	
\$	(70)	\$ 100
\$	(83)	\$ -
\$	(12)	\$ 30
\$	-	
\$	-	
\$	1,089	\$ 1,730
		\$ -

this number might change after W-4 is adjust

adjusted for assistance from church

adjusted for assistance from church

reflects half covered by Mindy

may need to sacrifice this temporarily or use

increased based on food savings

| Plan - Current."

nts for the Monthly Guideline Plan column.

ted

other means