



# Budget Practical Financial Workbook

## Instructions:

1. Save this file to your computer under the file name that makes sense for you, such as "My Maintenance Bud
2. Please input your data in the "yellow" areas only.
3. The worksheets have been provided to you with "protected" data fields. If you need to make adjustments to i or tax rates, please save your file, then "unprotect" the appropriate sheet(s) by using the password "2015" (w

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	<a href="#">Financial Goals</a>	Review these monthly to help you stay on track. Revisit these annua
	<a href="#">Debt List</a>	Maintain your Debt List and cross off each debt as it is paid in full. I
	<a href="#">Balanced Spending Plan</a>	Your current balanced Spending Plan
	Monthly Spending Tracker Sheets	Use these to track daily spending and stay abreast of progress you i
	<a href="#">Jan.</a>	<a href="#">Feb.</a>
	<a href="#">Apr.</a>	<a href="#">May</a>
	<a href="#">July</a>	<a href="#">Sept.</a>
	<a href="#">Oct.</a>	<a href="#">Dec.</a>

get".XLS.

any formulas  
(without quotes).

aily (or more often) to make needed adjustments.
Don't forget to celebrate!
are making in maintaining your budget.

# Financial Goals for the \_\_\_\_\_

## Category

## Specific Goal

Savings

Ex: We will saved \$5/week to replace lamp


Debt Retirement

Ex. We will reduce our consumer debt by \$100/month until it is gone


Offering

Ex. We will give an additional \$25/month to the church for missionarey work


Personal Goals


Spiritual Goals




**Monthly Budget -**

**For Year :**

Category	INCOME	TITHE/ GIVING	TAXES	HOUSING
Month				
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				
	\$ -	\$ -	\$ -	\$ -

**Year to Date Budget**

Jan	\$ -	\$ -	\$ -	\$ -
Feb	\$ -	\$ -	\$ -	\$ -
Mar	\$ -	\$ -	\$ -	\$ -
Apr	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -	\$ -
Jun	\$ -	\$ -	\$ -	\$ -
Jul	\$ -	\$ -	\$ -	\$ -
Aug	\$ -	\$ -	\$ -	\$ -
Sep	\$ -	\$ -	\$ -	\$ -
Oct	\$ -	\$ -	\$ -	\$ -
Nov	\$ -	\$ -	\$ -	\$ -
Dec	\$ -	\$ -	\$ -	\$ -











SUMMARY



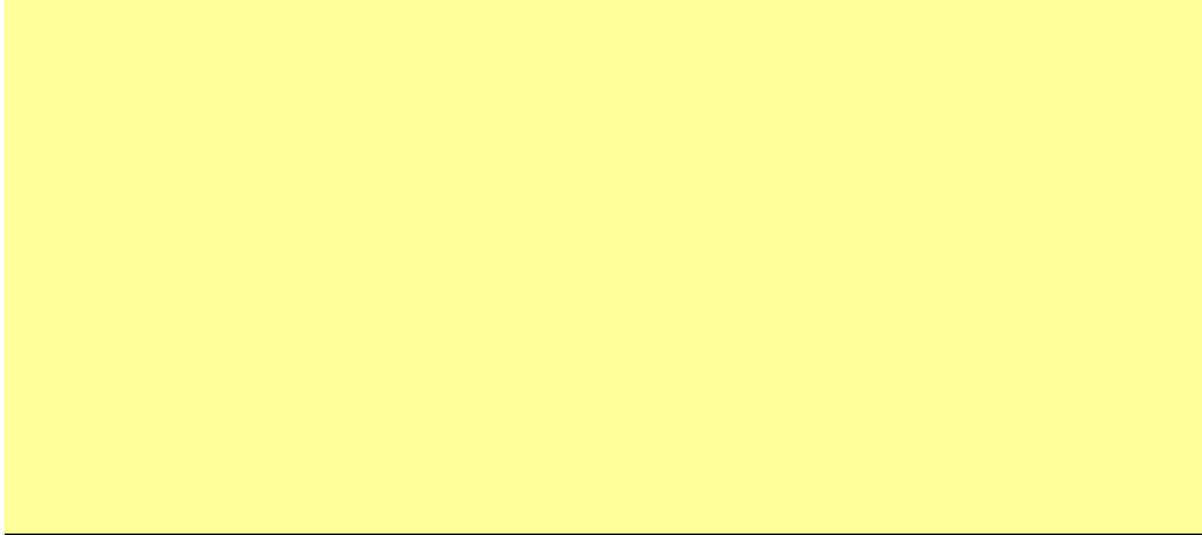
Minus Total Expenses	\$	-
Equals Surplus / Deficit	\$	-

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TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS
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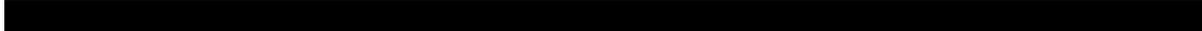


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Previous Month / Year to Date			Year to Date		
Total Income	\$	-	Total Income		

Minus Total Expenses	\$	-
Equals Surplus / Deficit	\$	-

=

Minus Total Expenses		
Equals Surplus / Deficit		



€	€	.
€		.





















