



Budget Practical Financial Workbook

Instructions:

1. Save this file to your computer under the file name that makes sense for you, such as "Getting Sta
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 adjust or tax rates, please save your file, then "unprotect" the appropriate sheet(s) by using the passwor

4	TABLE OF CONTENTS	
	Quit Claim Deed	Symbolically transfer ownership of all you possess to God.
	Financial Goals	Set and record goals for giving, saving, and retirement, as well as
	Personal Financial Statement	List your assets, liabilities, and discover your net worth.
	Debt List	Build a comprehensive list of your debts.
	Debt Repayment Schedule	Duplicate and determine the debt repayment schedule for each d

orted Budget Forms".XLS.

tments to any formulas
l "2015" (without quotes).

; personal and spiritual goals.
ebt.

Quit Claim Deed

This Quit Claim Deed, made the ____5__ day of ____december 2022____

From: _____

To: The Lord

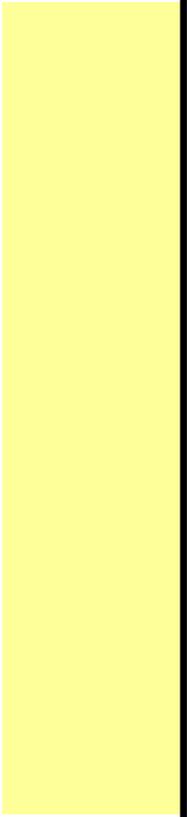
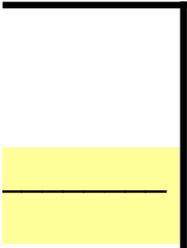
I (we) hereby transfer to the Lord the ownership of the following possessions:

everything

Witnesses who hold me (us)
accountable in the recognition of the
Lord's ownership:

Stewards of the possessions abo

This instrument is not a binding legal document and cannot be used to transfe



ive:



er property.

Financial Goals for the _____

Category

Specific Goal

Savings

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

to start putting money in my savings account: \$20 a week

Debt Retirement

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

to pay off my visa debt by 400 a month

Offering

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

to start tithing regularly and to make a budget around doing so

Personal Goals

stay with the budget plan and saying no to my wants

Spiritual Goals

make more time for scripture reading and praying

family

<u>Time Frame</u>	<u>Goal Successfully Met</u>
6 weeks	1-Jun
weekly	
Monthly	1/31, 2/28, 3/31, 4/31
monthly	
Ongoing as God provides	1/31, 2/28
on going	
on going	
on going	

PERSONAL FINANCIAL STATEMENT

December 5, 2022

Date:

Assets (Present Market Value)

Amount

Cash On Hand/Checking Account	\$	1,000.30
Savings	\$	13.03
Stocks and Bonds		
Cash Value of Life Insurance	\$	200,000.00
Coins		
Home		
Other Real Estate		
Mortgages/Notes Receivable		
Business Valuation		
Automobiles	\$	17,000.00
Furniture		
Jewelry		
Other Personal Property		
Pension/Retirement		
Other Assets		
Total Assets:	\$	218,013.33

Liabilities (Current Amount Owed)

Amount

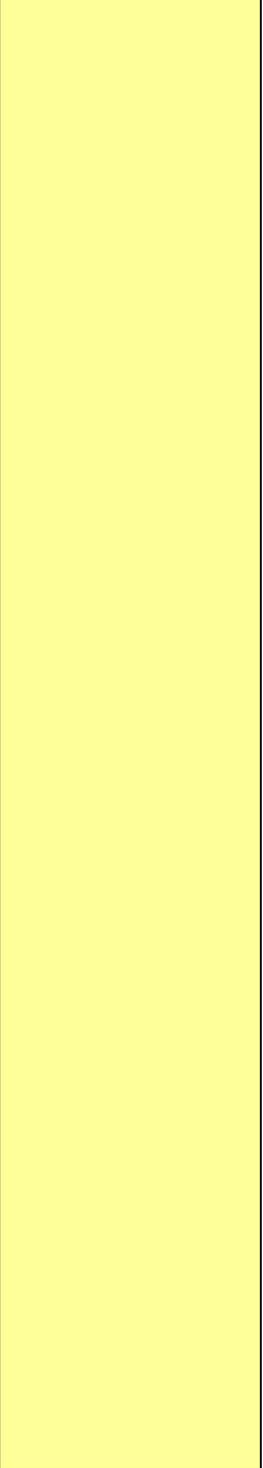
Credit Card Debt	\$	12,755.79
Automobile Loans	\$	9,972.99
Home Mortgages		
Personal Debt To Relatives		
Business Loans		
Educational Loans		
Medical/Other Past Due Bills		
Life Insurance Loans		
Bank Loans		
Other Debts and Loans		
Other Debts and Loans		
Other Debts and Loans		
Other Debts and Loans		

Total Liabilities:	\$ 22,728.78
NET WORTH (Total assets minus total liabilities)	\$ 195,284.55

DEBT LIST ¹

Date:

	Describe What Was Purchased	Monthly Payments	Balance Due	Scheduled Pay Off Date	Interest Rate	Payments Past Due
CREDITOR						
	credit card	\$ 211.01	\$ 12,455.79			
	credit card	\$ 12.12	\$ 286.00			
TOTALS		\$ 223.13	\$ 12,741.79			
AUTO LOANS						
	2018 honda civic ex	\$ 438.08	\$ 9,972.99	11/28/2024	5.14%	0
TOTAL AUTO LOANS		\$ 438.08	\$ 9,972.99			
HOME MORTGAGES						
TOTAL HOME MORTGAGES		\$ -	\$ -			
BUSINESS/INVESTMENT DEBT						
TOTAL BUSINESS/INVESTMENT DEBT		\$ -	\$ -			



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