



2nd Week Project Focus on your giving in view of your LIFESTYLE

IDENTIFY: "WHERE IS YOUR MONEY GOING?"

*"Riches certainly make themselves wings;
They fly away like an eagle..." AMP*
Proverbs 23:5

Money talks: It says, "good bye!" Where is your money going?

Step 1 As best as you can, estimate how much money you are spending on a "monthly basis" in each area listed on the next page (Helpful hint: Take ANY quarterly, yearly, sometimes and one-time expenses and prorate this amount on a monthly basis).

Step 2 Prayerfully review the list. Are there any items the Lord may be showing you that:

- You don't really need and could eliminate from your spending in order to be more generous?
- You could meet this need more affordably by shopping around or by lowering your expectations so you could be more generous?
- You should decrease or eliminate because you realize this expenditure is hurtful to your personal health OR your spiritual growth and service?
- You could postpone or trust God to meet this need in another way so that you could be more generous?

Step 3 Based on items you identified in step 2, determine any increased amount you could give to the Lord monthly to meet a special need or giving opportunity: \$ _____/month.

HELPFUL NOTE: If you would like to find out how your spending compares to recommended national budget averages, visit: www.crown.org and click on tools and their budget guide calculator.

WHERE IS YOUR MONEY GOING?

GIVING: Church: \$ _____ Building: \$ _____ Needy: \$ _____
Missions: \$ _____ Other: \$ _____ Other: \$ _____ Other: \$ _____

HOUSING: Rent/Mortgage: \$ _____ Utilities: \$ _____ Trash: \$ _____
Lawn: \$ _____ Maintenance/Repairs: \$ _____ Furnishing/Decorations: \$ _____
Special Projects/Purchases: \$ _____ Other: \$ _____ Other: \$ _____

TELECOMMUNICATIONS: Phone: \$ _____ Long Distance: \$ _____
Cell Phone/s: \$ _____ Internet: \$ _____ Other: \$ _____

VEHICLES: Payments: \$ _____ Gas: \$ _____ Insurance: \$ _____
Maint/Repair: \$ _____ License: \$ _____ Other: \$ _____

GROCERIES AND HOUSEHOLD: Groceries: \$ _____ Supplies: \$ _____
Miscellaneous: \$ _____

ENTERTAINMENT AND RECREATION: Health Club: \$ _____ Cable: \$ _____
Videos/Movies: \$ _____ Lessons: \$ _____ Crafts/Hobbies: \$ _____
Sports: \$ _____ Events/Concerts: \$ _____ Music: \$ _____ Vacations: \$ _____
Trips: \$ _____ Vacation Home: \$ _____ Camping: \$ _____
Hunting/Fishing: \$ _____ School/Scout/Civic Activities: \$ _____ Other: \$ _____
Alcohol*: \$ _____ Tobacco*: \$ _____ Gambling*: \$ _____

**These are not recommended uses, but rather are listed to help someone determine how much money they may be spending unwisely on these items.*

INSURANCES: Medical: \$ _____ Life: \$ _____ Disability: \$ _____ Other: \$ _____

CLOTHING: Man: \$ _____ Woman: \$ _____ Children: \$ _____

MISCELLANEOUS: Meals out at work: \$ _____ Childcare: \$ _____
Toiletries: \$ _____ Hair: \$ _____ Pets: \$ _____ Vet: \$ _____
Subscriptions: \$ _____ Other: \$ _____

GIFT GIVING & CELEBRATIONS: Anniversaries: \$ _____ Birthdays: \$ _____
Weddings/Babies/Grad: \$ _____ Holiday Parties: \$ _____ Other: \$ _____

MEDICAL: Doctors: \$ _____ Hospitals: \$ _____ Dental: \$ _____
Prescriptions: \$ _____ Therapy: \$ _____ Other: \$ _____

SAVINGS/INVESTMENTS: Savings: \$ _____ Pension: \$ _____ College: \$ _____
Investment: \$ _____ Other: \$ _____

EDUCATION: Tuition: \$ _____ Books: \$ _____ Fees/Activities: \$ _____
Room & Board: \$ _____ Other: \$ _____

DEBTS: Credit Card Payments: \$ _____ Personal Loans: \$ _____
Student Loans: \$ _____ Medical Bills: \$ _____ Other: \$ _____