



## 2<sup>nd</sup> WEEK PROJECT:

# FOCUSING ON YOUR LIFESTYLE

Identify: “Where is your money going?”

“Riches certainly make themselves wings;  
They fly away like an eagle...” Prov 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 pro-rate 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 an increased amount you could give to the Lord monthly to meet a special need: \$ \_\_\_\_\_/month.

Helpful note: If you would like to find out how your spending compares to recommended national averages, visit:

<http://crown.org/Tools/budgetguide.asp>

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## AFTER TAXES & GIVING, WHERE IS YOUR MONEY GOING?

<b>HOUSING</b>	Rent/Mortgage: \$ _____	Util: \$ _____	Trash: \$ _____
	Lawn: \$ _____	Maintenance/Repairs: \$ _____	
	Furnishings/Decorations: \$ _____		
	Special Projects/Purchases: \$ _____	Other: \$ _____	
<b>TELECOMMUNICATIONS</b>	Phone: \$ _____	Lg Dist: \$ _____	
	Cell phone/s: \$ _____	Internet: \$ _____	Other: \$ _____
<b>VEHICLES</b>	Payments: \$ _____	Gas: \$ _____	Insurance: \$ _____
	Main/Repair: \$ _____	License: \$ _____	Other: \$ _____
<b>GROC &amp; HSHLD</b>	Groceries: \$ _____	Supplies: \$ _____	
<b>Misc:</b>			
<b>ENTERTAINMENT &amp; RECREATION</b>	Eating out: \$ _____		
	Exercise: \$ _____	Cable: \$ _____	Videos/Movies: \$ _____
	Lessons: \$ _____	Crafts/Hobbies: \$ _____	Sports: \$ _____
	Events/Concerts: \$ _____	Music: \$ _____	Vacations: \$ _____
	Trips: \$ _____	Vacation home: \$ _____	Camping: \$ _____
	Hunting/Fishing: \$ _____	Other: _____	
	School/Scout/Civic activities: \$ _____		
	Alcohol*: \$ _____	Tobacco*: \$ _____	Gambling*: \$ _____
*These are not recommended uses, but rather are listed to help someone determine how much money that may be spending on these potentially harmful items.			
<b>INSURANCE</b>	Medical: \$ _____	Life: \$ _____	Other: \$ _____
<b>CLOTHING</b>	Man: \$ _____	Woman: \$ _____	Children: \$ _____
<b>MISCELLANEOUS</b>	Meals out at work: \$ _____	Childcare: \$ _____	
	\$ _____	Toiletries: \$ _____	Hair: \$ _____
			Pets: \$ _____
			Vet: \$ _____
			Subscriptions: \$ _____
			Other: \$ _____
<b>GIFT GIVING &amp; CELEBRATIONS</b>	Christmas: \$ _____		
	Anniv: \$ _____	B-Days: \$ _____	Weddings/Babies/Grad: \$ _____
			Holiday parties: \$ _____
			Other: \$ _____
<b>MEDICAL</b>	Doctors: \$ _____	Hospitals: \$ _____	Dental: \$ _____
	Prescriptions: \$ _____	Therapy: \$ _____	Other: \$ _____
<b>EDUCATION</b>	Tuition: \$ _____	Books: \$ _____	
	Fees/Activities: \$ _____	Rm & Bd: \$ _____	Other: \$ _____
<b>DEBTS</b>	Credit card payments: \$ _____	Personal loans: \$ _____	
	Student loans: \$ _____	Other: \$ _____	Med bills: \$ _____
<b>SAVINGS/INVESTMENTS</b>	Savings: \$ _____		
	Pension: \$ _____	College: \$ _____	Investments: \$ _____
			Other: \$ _____