2nd 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?**

**HOUSING** Rent/Mortgage: $______ Util: $______ Trash: $______
Lawn: $______ Maintenance/Repairs: $______
Furnishings/Decorations: $______
Special Projects/Purchases: $______ Other: $______

**TELECOMMUNICATIONS** Phone: $______ Lg Dist: $______
Cell phone/s: $______ Internet: $______ Other: $______

**VEHICLES** Payments: $______ Gas: $______ Insurance: $______
Main/Repair: $______ License: $______ Other: $______

**GROC & HSHLD** Groceries: $______ Supplies: $______
Misc: $______

**ENTERTAINMENT & RECREATION** 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.

**INSURANCE** Medical: $______ Life: $______ Other: $______

**CLOTHING** Man: $______ Woman: $______ Children: $______

**MISCELLANEOUS** Meals out at work: $______ Childcare: $______
Toiletries: $______ Hair: $______ Pets: $______ Vet: $______
Subscriptions: $______ Other: $______

**GIFT GIVING & CELEBRATIONS** Christmas: $______
Anniv: $______ B-Days: $______ Weddings/Babies/Grad: $______
Holiday parties: $______ Other: $______

**MEDICAL** Doctors: $______ Hospitals: $______ Dental: $______
Prescriptions: $______ Therapy: $______ Other: $______

**EDUCATION** Tuition: $______ Books: $______
Fees/Activities: $______ Rm & Bd: $______ Other: $______

**DEBTS** Credit card payments: $______ Personal loans: $______
Student loans: $______ Other: $______ Med bills: $______

**SAVINGS/INVESTMENTS** Savings: $______
Pension: $______ College: $______ Investments: $______ Other: $______