

FINANCIAL EXPENSE REPORT

Use this worksheet to gain clarity on how your money is used each month, remembering that 'the plans of the diligent lead surely to abundance' (Proverbs 21:5). Let what you record guide you in creating a thoughtful monthly budget, because 'whoever is faithful in little is faithful also in much' (Luke 16:10).

For expenses that don't occur every month, list them under Other Expenses This Month so nothing escapes wise stewardship.

MY INCOME THIS MONTH

PAYCHECKS (salary after taxes, benefits, fees)	\$
OTHER INCOME (after taxes)	\$
TOTAL MONTHLY INCOME	\$

MY EXPENSES THIS MONTH

Housing	Rent or Mortgage	\$
	Rental/Homeowners Insurance	\$
	Utilities	\$
	Internet, cable, phone	\$
	Other housing expenses	\$
	Total Housing Expenses	\$

Food	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses (coffee, snacks, etc)	\$
	Total Food Expenses	\$

Transportation	Car Loan	\$
	Car Insurance	\$
	Car Maintenance	\$
	Gas/Charge (for the month)	\$
	Parking and tolls (for the month)	\$
	Public transportation, Lyft/Uber	\$
	Other transportation expenses	\$
	Total Transportation Expenses	\$

Health	Medicine/Prescriptions	\$
	Health Insurance	\$
	Other health expenses (dr. appt, etc)	\$
	Total Health Expenses	\$

Personal and Family	Tithe/Offering	\$
	Child care	\$
	Child support	\$
	Money sent/given to family	\$
	Clothes/shoes etc.	\$
	Loan payments (credit cards, personal, etc)	\$
	Entertainment	\$
	Beauty (barbershop/salon, spa etc.	\$
	Other personal/family expenses	\$
	Total Personal and Family Expenses	\$

Other	School cost (supplies,tuition, student loans etc.)	\$
	Other payments (credit card fees)	\$
	Other expenses	\$
	Total Other Expenses	\$

TOTAL MONTHLY EXPENSES \$

Outcome	\$ <input type="text"/>	-	\$ <input type="text"/>	=	<input type="text"/>
	Income		Expenses		

“Completing a financial expense report brings clarity, awareness, and truth to where your resources are going. For those who see positive results, this is confirmation that discipline and intentional choices are producing fruit. ‘The plans of the diligent lead surely to abundance’ (Proverbs 21:5). For those facing a less favorable outcome, this is not a verdict but an invitation to grow, because ‘wisdom is the principal thing; therefore get wisdom’ (Proverbs 4:7). With knowledge, discipline, and small adjustments, faithfulness today becomes financial strength tomorrow.”

FINANCIAL EXPENSE REPORT REFLECTION QUESTIONS

What does my financial expense report say about my priorities?

Where can I grow in discipline and generosity?

80 / 10 / 10 Budgeting Worksheet

MONTHLY INCOME	
Primary Source of Income	\$
Other Income	\$
TOTAL MONTHLY INCOME	\$

80 / 10 / 10 Allocation		
Category	Percentage	Planned Amount
GIVE	10%	\$
SAVE	10%	\$
LIVE	80%	\$

LIVE - 80% (Monthly Expenses)	
Expense	Budgeted Amount
Housing	\$
Food	\$
Transportation	\$
Health	\$
Personal and Family	\$
Other	\$
Total Expenses (Goal is to stay at 80% or less)	\$

SAVE - 10%	
Category	Budgeted Amount
	\$
	\$
	\$
	\$
Total Saved (Goal is 10%)	\$

85 / 10 / 5 Budgeting Worksheet

MONTHLY INCOME

Primary Source of Income	\$
Other Income	\$
TOTAL MONTHLY INCOME	\$

85 / 10 / 5 Allocation

Category	Percentage	Planned Amount
GIVE	10%	\$
SAVE	5%	\$
LIVE	85%	\$

LIVE - 85% (Monthly Expenses)

Expense	Budgeted Amount
Housing	\$
Food	\$
Transportation	\$
Health	\$
Personal and Family	\$
Other	\$
Total Expenses (Goal is to stay at 85% or less)	\$

SAVE - 5%

Category	Budgeted Amount
	\$
	\$
	\$
	\$
Total Saved (Goal is 5%)	\$

90 / 10 Budgeting Worksheet

MONTHLY INCOME	
Primary Source of Income	\$
Other Income	\$
TOTAL MONTHLY INCOME	\$

90 / 10 Allocation

Category	Percentage	Planned Amount
GIVE	10%	\$
LIVE	90%	\$

LIVE - 90% (Monthly Expenses)

Expense	Budgeted Amount
Housing	\$
Food	\$
Transportation	\$
Health	\$
Personal and Family	\$
Other	\$
Total Expenses (Goal is to stay at 90% or less)	\$