RECORD INCOME & SPENDING

Regardless of the Spending Plan you have decided to use, it's important to record your income and spending the next 30 days to understand what you are actually earning and spending.

We recommend that you carry something with you to record your transactions. As an alternative, save your receipts and enter them daily into the 30 Day Diary. It's designed with one column for income and 18 columns for spending categories. It's also available electronically by visiting www.NavigateTools.org.

Income: Every time you receive income, record the amount on the 30 Day Diary in the Income column under the date you receive it.

Spending: Each time you spend, record the amount under the appropriate spending category.

Spending Categories: The detailed list of spending categories on pages 46-47 is designed to assist you as you decide where to categorize your purchases.

Study the sample 30 Day Diary and ask your small group Facilitators any questions you may have.

30 Day Diary Start date: _____

CATEGORY/ DATE	INCOME	DONA-TIONS & GIFTS	TAXES	FINANCIAL (SAVE & INVEST)	AUTO & TRANS-PORTATION	BILLS & UTILITIES	EDUCATION	ENTERTAIN-MENT	FEES & CHARGES
1	2,100	100	350	100	23				
2									
3						30			
4									
5									
6					12				
7						90			
8		100			43				
9									
10	25						190		
11					25				
12									
13									
14									
15							12		
SUBTOTAL	2,125	200	350	100	103	120	202	0	0
16	2,100	100	350	100				40	25
17									
18						40			
19									
20					7				
21								16	10
22									
23		100							
24							12		
25									
26					35				
27						60			
28	25	25						20	
29	25								
30		100				10		8	
(31)									70
THIS MONTH TOTAL	4,275	525	700	200	145	230	214	84	105

SAMPLE

FOOD & DINING	HEALTH & FITNESS	HOME	KIDS	PERSONAL CARE	PETS	SHOPPING	TRANSFER	TRAVEL	MISC.
		860							50
			30	78					
30									
	35			38					15
						30			
90				12					
			45						70
		13							
									5
				9					
10									
130	35	873	75	137	0	30	0	0	140
	25								10
				34					
			15						
41						15			
						55			20
80								45	
	5			17					
			60						
35				6					
		7				15			
				23					
									40
10				84					
			10						
296	65	880	160	301	0	115	0	45	210

SAMPLE

SPENDING PLAN CATEGORIES

Income
Monthly Salary
Interest Income
Dividends
Commissions Bonuses/Tips
Retirement Income
Net Business Income
Cash Gifts
Child Support/Alimony

1. Donations & Gifts
Local Church
Poor & Needy
Ministries
Gifts (Anniversaries/Weddings)
Gifts (Birthdays)
Gifts (Christmas)
Gifts (Graduation)

2. Taxes
Federal
Medicare/Social Security
State & Local Taxes

3. Financial (Save & Invest)
Emergency Savings
Auto Replacement
401k/403b/Retire Plans
College Funds
Stocks/Bonds/Other
IRA

4. Auto/Transportation
Auto Payments
Gas & Oil
Auto Insurance
Licenses & Taxes
Repairs/Maint/Tires
Tolls/Transit Fares/Parking
OnStar/Satellite Radio
AAA/Auto Club

5. Bills & Utilities
Credit Card debt payments
Other Consumer debt payments
Electriciy
Water/Sanitation
Telephone/Mobile Phone
TV/Cable/Satellite/Internet
Gas

6. Education
Adult Education
Kids Tuition/Supplies
Tutoring/Lessons/Activities
Student Loans

7. Entertainment
Activities
Videos/Books/Music

8. Fees & Charges
Bank Charges/Fees
Credit Card Charges/Fees

9. Food & Dining
Groceries
Eating Out

10. Health & Fitness
Doctor
Dentist
Prescriptions
Eye Care/Glasses
Health/Vision/Dental Insurance
Disability Insurance
Long Term Care Insurance
Deductibles
HSA/Flexible Spending
Vitamins/Supplements

11. Home
Mortgage
Prepay Mortgage
Property Tax
Homeowners/Flood Insurance
Rent
Renters Insurance
Lawn Care/Gardening
Maintenance/Pool
Pest Control/Termite Bond
HOA/Condo Dues

12. Kids
Child Care/Babysitting
Kids Clothing/Diapers
Kids Allowance

13. Personal Care
Allowances
Life Insurance
Liability Insurance
Cleaning Supplies
Toiletries/Cosmetics
Hair Care
Postage
Alimony/Child Support
Tax Preparation/Legal
Sports/Hobbies
Family Pictures
Subscriptions/Dues
Laundry/Dry Cleaning

14. Pets
Pet Food & Supplies
Veterinarian
Vaccinations & Prescriptions
Boarding/Pet Sitting

15. Shopping
Clothing

16. Transfers

17. Travel
Vacations/Travel/Motel

18. Misc

30 Day Diary Start Date: _____

CATEGORY DATE	INCOME	DONAT-IONS & GIFTS	TAXES	FINANCIAL (SAVE & INVEST)	AUTO & TRANS-PORTATION	BILLS & UTILITIES	EDUCATION	ENTERTAIN-MENT	FEES & CHARGES
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
1									
12									
13									
14									
15									
SUBTOTAL	0	0	0	0	0	0	0	0	0
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
(31)									
TOTAL	0	0	0	0	0	0	0	0	0

CATEGORY DATE	FOOD & DINING	HEALTH & FITNESS	HOME	KIDS	PERSONAL CARE	PETS	SHOPPING	TRANSFER	TRAVEL	MISC.
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
1										
12										
13										
14										
15										
SUBTOTAL	0	0	0	0	0	0	0	0	0	0
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
(31)										
TOTAL	0	0	0	0	0	0	0	0	0	0