

## Worksheet

### Focus on Your Giving in View of Your Lifestyle

IDENTIFY: "WHERE IS YOUR MONEY GOING?"

When you set your eyes on wealth, it is [suddenly] gone. For wealth certainly makes itself wings like an eagle that flies to the heavens.

*Proverbs 23:5 AMP*

*Money talks. It says, "Goodbye!" 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. (Note: 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.

WHERE IS YOUR MONEY GOING?	
<b>GIVING:</b> Church \$_____ Building \$_____ Needy \$_____ Missions \$_____ Other \$_____ Other \$_____ Other \$_____	
<b>HOUSING:</b> Rent/Mortgage \$_____ Utilities \$_____ Trash \$_____ Lawn \$_____ Maintenance/Repairs \$_____ Furnishing/Decorations \$_____ Special Projects/Purchases \$_____ Other \$_____ Other \$_____	
<b>TELECOMMUNICATIONS:</b> Phone \$_____ Long Distance \$_____ Cell Phone/s \$_____ Internet \$_____ Other \$_____	
<b>VEHICLES:</b> Payment \$_____ Gas \$_____ Insurance \$_____ Maint/Repair \$_____ License \$_____ Other \$_____	
<b>GROCERIES AND HOUSEHOLD:</b> Groceries \$_____ Supplies \$_____ Misc. \$_____	
<b>ENTERTAINMENT AND RECREATION:</b> Health Club \$_____ Cable \$_____ Videos/Movies \$_____ Lessons \$_____ Crafts/Hobbies \$_____ Sports \$_____ Events/Concerts \$_____ Music \$_____ Vacations \$_____ Trips \$_____ Vacations Home \$_____ Camping \$_____ Hunting/Fishing \$_____ School/Scout/Civic Activities \$_____ Other \$_____ Alcohol* \$_____ Tobacco* \$_____ Gambling* \$_____	
<small>*These are not recommended uses, but rather are listed to help someone determine how much money he/she is spending on these items.</small>	
<b>INSURANCES:</b> Medical \$_____ Life \$_____ Disability \$_____ 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> Anniversaries \$_____ Birthdays \$_____ Weddings/Babies/Grad \$_____ Holiday Parties \$_____ Other \$_____	
<b>MEDICAL:</b> Doctors \$_____ Hospitals \$_____ Dental \$_____ Prescriptions \$_____ Therapy \$_____ Other \$_____	
<b>SAVINGS/INVESTMENTS:</b> Savings \$_____ Pension \$_____ College \$_____ Investments \$_____ Other \$_____	
<b>EDUCATION:</b> Tuition \$_____ Books \$_____ Fees/Activites \$_____ Room & Board \$_____ Other \$_____	
<b>DEBTS:</b> Credit Card Payments \$_____ Personal Loans \$_____ Students Loans \$_____ Medical Bills \$_____ Other \$_____	