



Financial Friday's

PROVERBS 27:
23-24 "Know
Your Wealth"

Set a date to check in with your money *every Friday. Make it fun!*

This last week's financial highlights. WEEK ENDING: _____

Personal Financial Goals

Emergency Fund *(start with \$1,000, then increase according to need)*

Current amount in fund \$ _____ Next weeks goal to put in fund \$ _____

Safety Savings *(start with one month of bills then increase to 3 - 9 months)*

Current amount in fund \$ _____ Next weeks goal to put in fund \$ _____

Special Savings Fund *(Holiday, Travel, Christmas etc savings)*

Current amount in fund \$ _____ Next weeks goal to put in fund \$ _____

Debt Payoff Goal

Total amount of credit card and account debt \$ _____

Payoff goal date _____ Next weeks goal to use to payoff debt goal \$ _____

Giving Goal

What are your long term giving goals? _____

Next weeks giving goal. Who will you give to and how much? \$ _____

Personal Reward Goal

How will you personally reward yourself for moving towards your financial goals each week by doing this planner? _____

How to Pay Personal Bills - Total your income from all sources.

1. Figure out what bills are due from today until next Thursday and pay those
2. Pay necessities like rent or mortgage, utilities, insurance and food
3. Pay any other debts like car payments, loans and credit cards
4. Give some, spend some and save some *(the goal is 10% for each)*
5. If you do not have enough money to pay all your bills, start with necessities first. Then pay your oldest debts. After that, push additional unpaid bills to the top of next Friday's list

Next week's financial goal is all unpaid bills, plus next week's bills and your goals.

What is that amount? Now add 20%: \$ _____

This is the amount that you will pray for and believe God to provide.

Pray and be open to how God will provide. God, what do I need to change?
