

Simplicity in Abundance Worksheet

www.idjc.org

from *God's Money* by Stephen Joseph Wolf

TIPS:

Use a pencil.

Keep an eraser handy.

And grab a calculator.

Review this nerdy worksheet for ten minutes; then, take your time.

Don't worry about pennies, but round on only the big numbers.

If married, don't do this alone.

Net regular paycheck \$

Number of paydays in the year: **X**

Net pay for the year \$

divided by

12 months

Monthly Income \$

| Monthly Living Expenses | <i>paying by cash weekly</i> | <i>paying at least monthly check or draft</i> | <i>paying less often than monthly</i> | |
|--------------------------------|------------------------------|-----------------------------------------------|---------------------------------------|-------------------------|
| Totals from Page A | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | |
| Totals from Page B | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Totals from Page C | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| TOTALS | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |

If this Monthly Difference is less than my minimum debt payments, then I am going to have to use my eraser somewhere.

Monthly Difference \$

Total from above \$

X 12 months

Annual \$

divided by
52 weeks

Weekly Allowance \$

This is my weekly allowance, what I can draw once each week, on the same day of the week, from a safe and well-lit ATM.

Total from above \$

X 12 months

Annual \$

divided by the number
of paydays in the year

Interim Savings Transfer \$

This is my interim savings transfer to set aside on each payday in an interim savings account.

**Monthly
Living Expenses
Page A**

* Enter amounts "per month"

| | | |
|--------------------------------------|-------------------------------------------------------|-----------------------------------------------|
| <i>paying by cash weekly</i> | <i>paying at least monthly check or draft</i> | <i>paying less often than monthly</i> |
|--------------------------------------|-------------------------------------------------------|-----------------------------------------------|

HOUSING

| | | | |
|--------------------------|----|----|----|
| Rent or mortgage payment | \$ | \$ | \$ |
| 2nd mortgage | | | |
| Association fees | | | |
| Taxes and Insurance | | | |
| Electricity / Gas | | | |
| Water / Sewer | | | |
| Telephone | | | |
| Garbage | | | |
| Cable / Internet | | | |
| Total Housing | \$ | \$ | \$ |

FOOD

| | | | |
|-----------------------------------------------------------------------------|----|----|----|
| Groceries for family of _____ <i>(This takes some ciphering.)</i> | \$ | \$ | \$ |
| Food at work daily average: x 22 days <i>(if 5 days per week)</i> | | | |
| Food at school | | | |
| Eating out | | | |
| Total Food | \$ | \$ | \$ |

TRANSPORTATION

| | | | |
|---------------------------------------|----|----|----|
| 1st vehicle payment | \$ | \$ | \$ |
| 2nd vehicle payment | | | |
| Vehicle insurance | | | |
| Gasoline | | | |
| Vehicle repairs & maintenance | | | |
| Tags and licence <i>(one-twelfth)</i> | | | |
| Parking fees | | | |
| Bus, cab, train, etc. | | | |
| Total Transportation | \$ | \$ | \$ |

Totals - Page A

| | | |
|----|----|----|
| \$ | \$ | \$ |
|----|----|----|

* To get a "per month" amount for a bill paid once each year, divide by 12 months.

To get a "per month" amount for a bill paid weekly, multiply by 52 weeks and divide by 12 months.

**Monthly
Living Expenses
Page B**

* Enter amounts "per month"

| | | |
|--------------------------------------|-------------------------------------------------------|-----------------------------------------------|
| <i>paying by cash weekly</i> | <i>paying at least monthly check or draft</i> | <i>paying less often than monthly</i> |
|--------------------------------------|-------------------------------------------------------|-----------------------------------------------|

HEALTH CARE

| | | | |
|--------------------------------------------|----|----|----|
| Health Insurance (<i>if paid by you</i>) | \$ | \$ | \$ |
| Health insurance deductible | | | |
| Doctors | | | |
| Dentist | | | |
| Eye care / eyeglasses | | | |
| Prescriptions | | | |
| Over the counter drugs | | | |
| Counseling | | | |
| Total Health Care | \$ | \$ | \$ |

CLOTHING

| | | | |
|--------------------|----|----|----|
| Clothing purchases | \$ | \$ | \$ |
| Dry cleaning | | | |
| Laundry | | | |
| Other | | | |
| Total Clothing | \$ | \$ | \$ |

CHILD CARE

| | | | |
|----------------------------|----|----|----|
| Daycare / Parent's Day Out | \$ | \$ | \$ |
| Other babysitting | | | |
| Lessons / Activities | | | |
| Allowances | | | |
| Diaper | | | |
| Child Support | | | |
| Total Child Care | \$ | \$ | \$ |

EDUCATION

| | | | |
|---------------------------|----|----|----|
| Tuition | \$ | \$ | \$ |
| Books / Supplies | | | |
| Fees / Field Trips | | | |
| Tutoring | | | |
| School picture / Yearbook | | | |
| Total Education | \$ | \$ | \$ |

Totals - Page B

| | | |
|----|----|----|
| \$ | \$ | \$ |
|----|----|----|

**Monthly
Living Expenses
Page C**

* Enter amounts "per month"

| | | |
|--------------------------------------|-------------------------------------------------------|-----------------------------------------------|
| <i>paying by cash weekly</i> | <i>paying at least monthly check or draft</i> | <i>paying less often than monthly</i> |
|--------------------------------------|-------------------------------------------------------|-----------------------------------------------|

PERSONAL ITEMS

| | | | |
|---------------------------|----|----|----|
| Hair products / Hair care | \$ | \$ | \$ |
| Cosmetics / Personal care | | | |
| Hobbies / Recreation | | | |
| Vacations | | | |
| Newspaper / Magazines | | | |
| Music / Books | | | |
| Plays / Concerts / Movies | | | |
| Tobacco | | | |
| Alcohol - out and home | | | |
| Other | | | |
| Total Personal Items | \$ | \$ | \$ |

HOUSEHOLD

| | | | |
|-------------------|----|----|----|
| Home maintenance | \$ | \$ | \$ |
| Appliance repairs | | | |
| House cleaning | | | |
| Yark work | | | |
| Rental fees | | | |
| Other | | | |
| Total Household | \$ | \$ | \$ |

ANNUAL GIFTS

| | | | |
|-------------------------|----|----|----|
| Birthdays | \$ | \$ | \$ |
| Christmas and holidays | | | |
| Anniversaries | | | |
| Weddings / Showers | | | |
| Mother's / Father's Day | | | |
| Other | | | |
| Total Annual Gifts | \$ | \$ | \$ |

MISCELLANEOUS

| | | | |
|---------------------------------|----|----|----|
| Religious contributions / Tithe | \$ | \$ | \$ |
| Other Charity | | | |
| Organizations / Clubs | | | |
| Bank charges | | | |
| Alimony / Child support | | | |
| Pet Expenses | | | |
| Life Insurance | | | |
| Savings | | | |
| Other | | | |
| Total Miscellaneous | \$ | \$ | \$ |

Totals - Page C

| | | |
|----|----|----|
| \$ | \$ | \$ |
|----|----|----|