

Quit Claim Deed*

In acknowledgement of His insurmountable grace, be it known that _____ [the grantor(s)] hereby transfer(s) ownership of all possessed property listed below to my/our Heavenly Father [the Grantee].

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Father, today I/we relinquish the right of ownership of all that is listed above. Forgive me/us for assuming Your role until now. I/We look forward to living under Your Lordship as you teach me/us how to live and function daily in this relationship.

Steward Signature(s)

Date

**This form is for instructional use only and has no legal standing.*

Monthly Expense Tracker												
Month:	Usable Income (UI):											
Day	Housing	Grocery/ Supercenter	Transportation	Eating out	Fun	Clothing	Kids	Insurance	Medical	Miscellaneous	Debt Payments	Total
Area Amount												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25												
26												
27												
28												
29												
30												
31												
Balance												

Monthly Income Estimate Worksheet

Income

Salary 1	_____
Salary 2	_____
Commissions	_____
Additional Part-time	_____
Interest	_____
Dividend	_____
Other (gifts, rebates, etc)	_____
Total Income (TI)	_____

Withholding

Federal Tax	_____
State Tax	_____
Social Security	_____
Medicare	_____
Medical Savings	_____
Insurance	_____
Retirement contribution	_____
Other	_____
Total Withholding	_____

Available Income (AI)

(TI minus withholding/estimated tax payments)
(Amount of check or deposit)

Giving

(Tithes & Offerings based on TI - "first fruits")

Tithe (local church)	_____
Para-church ministries	_____
Charities	_____
Other giving	_____
Total Giving	_____

Saving (short term)

Investing (long term)*

(Do not include any amount withheld)

* If you are not yet to Milestone 8 this amount is usually zero.

Usable Income (UI)

(AI minus Giving, Saving, Investing)

Monthly Expense Estimate Worksheet

Housing*
 Mortgage/Rent _____
 Taxes _____
 Insurance _____
 Utilities _____
 Telephone/Cable/Internet _____
 Security _____
 Maintenance _____
 Other _____
Total _____

Grocery/Supercenter
 Food _____
 Beverages _____
 Cleaning supplies _____
 Paper products _____
 Household items _____
 Other _____
Total _____

Transportation
 Payment(s) _____
 Gas _____
 Maintenance/Oil change _____
 Insurance _____
 License/Taxes _____
 Commuting _____
 Parking _____
 Other _____
Total _____

Eating Out
 Restaurant _____
 Fast food/drink _____
 Convenience store _____
 Vending machine _____
 Other _____
Total _____

Fun
 Movies _____
 Sporting Events _____
 Activities _____
 Vacation _____
 Other _____
Total _____

Clothing
 Essentials (under/socks) _____
 Work Related _____
 Footwear _____
 Other _____
Total _____

Kids
 Child care/baby sitter _____
 Tuition _____
 School supplies _____
 School activities _____
 Allowances _____
 Athletics/Hobbies _____
 Other _____
Total _____

Insurance
 Life _____
 Other _____
Total _____

Medical
 Doctor _____
 Dentist _____
 Prescriptions _____
 Medical Insurance _____
 Eyewear _____
 Other _____
Total _____

Miscellaneous
 Cell Phone _____
 Hair care _____
 Cosmetics _____
 Dry Cleaning _____
 Periodicals _____
 Gifts (birthdays/Christmas) _____
 Pets (food/care/vet) _____
 Other _____
Total _____

Debt Payments
 Credit Card _____
 Student loan _____
 Loans _____
 Other _____
Total _____

Total Expenses _____

UI (From Income Estimate Worksheet) _____

Difference (Overspending/Underspending) _____

* Note: All spending areas are provided for your assistance. If you choose to place an expense in a different major area that's your choice. The main point is to be consistent month to month.

Getting There Worksheet												
Income Cycle	1	2	3	4	5	6	7	8	9	10	11	12
Date												
Balance Forward												
Received												
New Balance												
Housing												
Grocery/ Superstore												
Transportation												
Eating Out												
Fun												
Clothing												
Kids												
Insurance												
Medical												
Miscellaneous												
Debt Payments												
Total												
Balance												
Target Budget!												