

Cash Spending Worksheet

Category	Week One	Week Two	Week Three	Week Four	Total
Parking					
Gasoline					
Breakfast					
Lunch					
Dinner					
Snacks					
Coffee					
Doughnuts					
Cigarettes					
Beauty					
Haircut					
Dry Cleaning					
Miscellaneous					

Monthly Expense Work Sheet

Category		Total
Housing: Mortgage, Rent		
Utilities: Phone, Electric, Water		
Auto: Payments, Gasoline, Repairs		
Child Care: Day Care, Education		
Healthcare: Medical, Dental		
Insurance: Auto, Home, Life		
Food: Groceries, Restaurants		
Clothing: Apparel, Dry Cleaning		
Personal Care: Beauty, Barber		
Entertainment: Recreation		
Credit Cards: Visa, MasterCard, Discover		
Cash Expenditures: (From Work Sheet)		
Miscellaneous:		

Income Versus Expenses Summary

Income:	Actual	Desired
Take-Home-Pay		
Total Income:		
Expenses:		
Housing		
Utilities		
Automobile		
Child Care		
Health Care		
Insurance		
Food		
Clothing		
Personal Care		
Entertainment		
Credit Cards		
Cash Expenditures		
Total Expenses:		
Difference (INCOME VS. EXPENSES):		

THE LAST WORD

The Last Word

Way to go! By now, you've been keeping track of your expenses for at least four weeks. You've developed a simple spending plan that works. You've begun to limit your spending. You're in the process of breaking free from credit cards and consolidation loans. And best of all, you may be starting to discover how financial freedom brings an exciting, new outlook. And as you've learned, making the most of your money requires a consistent effort by you and your family to manage your money effectively, every day.

Remember, this book won't help you if you won't help yourself. That's why you've taken the time to become educated on the basics of good money management, while putting together a manageable spending plan.

Here's a brief review of what you've learned:

- Write down everything you spend, even the small items
- Create a spending plan that takes care of your needs
 - Develop a repayment plan with your creditors
 - Put money in the bank whenever you can
 - If necessary, get professional help

So keep planning and start saving. It won't be easy. But success comes from realizing where you are now, deciding where you want to be, and most importantly, taking all the necessary steps to get there. You can do it. Just keep up the good work! And remember, *It's Not What You Make, It's How You Spend...*



About The Author

Gary A. Vosick, a Certified Public Accountant (CPA), has been helping people manage their money since 1972. As president of Trinity Debt Management, a non-profit credit counseling organization, Gary's positive influence has touched the lives of thousands of individuals and families across the continental United States. His teachings on financial stewardship have been a blessing to countless civic and church groups as well. In his book, *It's Not What You Make, It's How You Spend*, Gary puts his proven theories into practice by offering brief, easy-to-follow methods for achieving financial independence. Knowing it's not the size of the book, but what you come away with in the end, Gary wanted to make his book simple and to the point. For anyone who dreams of taking control of their finances, this highly readable "How To" is a welcome breakthrough and should be shared.