Handout 4.1 How Do I Set Up An Annual Spending Plan? Becoming Provident Providers

Items	January	February	March	April	May	June	July	August	September	October	November	December	Total Income	% of Total	
	INCOME														
Brought Forward/Bank	Balance														
Salary															
Other Income															
SUBTOTAL with Broug															
SUBTOTAL without Bro															
		•					•	•				•	•		
Items	January	February	March	April	May	June	July	August	September	October	November	December	Total Income	% of Total	
					Pay ti	he Lord First	(Contribution	s)							
Tithing															
Fast Offerings															
Other Charity															
SUBTOTAL															
Pay Yourself Second (Savings)															
\$ Transfer to Savings															
\$ Other Savings															
SUBTOTAL															
						EXPEN									
	Home Expenses														
**Mortgage Payment															
**Taxes Payment															
Electricity															
Other															
SUBTOTAL															
Food Expenses															
Groceries															
Other															
Special Occasions															
Junk Food															
SUBTOTAL															
						Personal E	xpenses								
Clothes / Cleaning															
Hair															
Cable TV & Internet															
ATM Machine For Cash															
Other															
SUBTOTAL															