

The background of the page is composed of several overlapping squares in shades of olive green and yellow. On the right side, there is a vertical strip containing a stylized illustration of a tree. The tree's canopy is rendered with dark, thin, curved lines, and its trunk and roots are depicted with thick, expressive brushstrokes in shades of brown, tan, and green. The roots extend downwards into a dark green area at the bottom of the page.

Pre-Seminar Worksheets

Pre-Seminar Worksheets

Goals to Achieve This Year

Please allow adequate time to give serious consideration to your goals. Carefully considered, realistic goals—that flow out of what’s really important to you—are powerful motivators. That motivation will be very helpful to you in following through on the steps necessary to achieve your goals.

Overall Goals

My overall financial goals for this year are:

Specific Goals to Achieve

Check the appropriate boxes and write in any numeric details in the area to the right of each item.

<input type="checkbox"/>	Pay off debt:	
<input type="checkbox"/>	Save for a major purchase (home, car, other):	
<input type="checkbox"/>	Save for a dream vacation:	
<input type="checkbox"/>	Save for emergencies:	
<input type="checkbox"/>	Save to replace items that may wear out (major appliances, home repairs, car):	
<input type="checkbox"/>	Save for college expenses:	
<input type="checkbox"/>	Save for retirement:	
<input type="checkbox"/>	Increase my giving to the church:	
<input type="checkbox"/>	Increase other giving	
<input type="checkbox"/>	Start my own Business	
<input type="checkbox"/>	Other:	
<input type="checkbox"/>	Other:	

Net Worth Calculation Worksheet

What I Own (Assets)	Amount
Checking Account	
Savings Account	
Other Savings	
Insurance (cash value)	
Retirement	
Home (market value)	
Auto (market value)	
Second Auto (market value)	
Other Possessions (estimate)	
Money Owed to Me	
Other	
Other	
Other	
Total of All I Own:	

What I Owe (liabilities)	Amount	Minimum Monthly Payment	Interest Percentage
Mortgage (current balance)			
Home Equity Loans			
Credit Cards			
Car Loans			
Education Loans			
Family/Friends			
Other			
Total of All I Owe:			

Net Worth

(Total of All I Own – Total of All I Owe = Net Worth (in earthly terms, not God's!)*

_____ – _____ = _____

*Never confuse your self-worth with your net worth. In God's eyes each one of us is of infinite worth.

Pre-Seminar Worksheets

Gift List

List the names of those you for whom you buy gifts and the amounts you typically spend on each occasion.*

Name	Birthday	Christmas	Anniversary	Other
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.				

GRAND TOTAL (of all columns) \$_____

*You may wish to also include the cost of holiday decorations, entertaining, etc.

Notes

Pre-Seminar Worksheets

Spending Worksheet A

Category	Annually		Annually
Income		Food and Beverage	
Work #1		Total	
Work #2		Housing	
Rent		Mortgage/ Rent	
Tips		Property Insurance	
Dividends		Electricity	
Interest		Heating	
Total		Water	
Taxes		Sanitation Sewage	
Federal		Telephone	
State		Cleaning	
Social Security		Repairs/ Maintenance	
Local		Supplies	
Total		Furnishing	
Business Expenses		Total	
Auto		Transportation	
Travel		Car Payments	
Meals		Car Insurance	
Office		Gas & Oil	
Total		Maintenance/ Repairs	
Giving		Parking	
Tithe		Tolls	
Missions		License Fees	
Charities		Total	
Other		Clothing	
Total		Husband	
Saving		Wife	
Savings Account		Children	
Mutual Fund		Total	
Investments			
Stocks			
Total			

Spending Worksheet B

Category	Annually		Annually
Personal Care		Gifts	
Toiletries		Christmas	
Beauty/Barber		Birthdays	
Total		Anniversaries	
Medical		Weddings	
Doctor		Total	
Dentist		Children	
Drugs and Pharmaceuticals		Baby-Sitters	
Total		School Lunches	
Insurance		Allowances	
Life		Lessons	
Health		Dues/Fees	
Liability		Day Care	
Disability		Total	
Long-Term Health Care		Pet Care	
Total		Total	
Education/ Self-Improvement		Installment Payments (Debt)	
Tuition		School Loans	
School Books		Bank Cards	
Room & Board		Personal Loans	
Total		Store Cards	
Entertainment		Gas Cards	
Eating Out		Total	
Magazines/ Newspapers		Other	
Clubs/Fees			
Recreation/ Hobbies			
Total			
Vacation			
Total			

Pre-Seminar Worksheets

Your Annual Totals

Transfer the information from the previous pages here to see the whole year in perspective.

1.	Income	
2.	Giving	
3.	Taxes	
4.	Total Taxes and Giving (2+3)	
5.	Net Spendable Income (1-4)	
6.	Food	
7.	Housing	
8.	Transportation	
9.	Clothing	
10.	Personal Care	
11.	Medical	
12.	Insurance	
13.	Education	
14.	Entertainment	
15.	Vacation	
16.	Gifts	
17.	Children	
18.	Miscellaneous	
19.	Debt [-]	
20.	Business Expenses	
21.	Total Expenses (Sum 6 to 20)	
22.	Margin (5-21)	
23.	Savings	
24.	Uncommitted Margin (22-23)	

Goals to Achieve

Transfer the information from your *Goals to Achieve This Year* page and put dollar amounts on your goals in light of your annual totals.

Category/Description	Amount		
Income			
Total			
Business Expenses			
Total			
Giving			
Total			
Savings			
Retirement			
College			
Long-Range Giving			
Life Style Desires			
New Car			
Start Own Business			
Other:			
Other:			
Other:			
Other:			
Total			
Debt Reduction			
		Reduce by:	
		Reduce by:	
		Reduce by:	
		Reduce by:	
Total			

Pre-Seminar Worksheets

Money Motivation Quiz

This is adapted from the *Good Sense Ministry* pre-work handouts. Directions: For each of the fourteen questions below, circle the letter that best describes your response.

1. Money is important because it allows me to...

- a. Do what I want to do.
- b. Feel secure.
- c. Get ahead in life.
- d. Buy things for others.

2. I feel that money...

- a. Frees up my time.
- b. Can solve my problems.
- c. Is a means to an end.
- d. Helps make relationships smoother.

3. When it comes to saving money, I...

- a. Don't have a plan and rarely save.
- b. Have a plan and stick to it.
- c. Don't have a plan but manage to save anyway.
- d. Don't make enough money to save.

4. If someone asks about my personal finances, I...

- a. Feel defensive.
- b. Realize I need more education and information.
- c. Feel comfortable and competent.
- d. Would rather talk about something else.

5. When I make a major purchase, I...

- a. Go with what my intuition tells me.
- b. Research a great deal before buying.
- c. Feel I'm in charge-it's my/our money.
- d. Ask friends/family first.

6. If I have money left over at the end of the month, I...

- a. Go out and have a good time.
- b. Put the money into savings.
- c. Look for a good investment.
- d. Buy a gift for someone.

7. If I discover I paid more for something than a friend did I...

- a. Couldn't care less.
- b. Feel it's okay because I also find bargains at times.
- c. Assume they spent more time shopping, and time is money.
- d. Feel upset and angry at myself.

8. When paying bills, I...

- a. Put it off and sometimes forget.
- b. Pay them when due, but no sooner.
- c. Pay when I get to it, but don't want to be hassled.
- d. Worry that my credit will suffer if I miss a payment.

9. When it comes to borrowing money I...

- a. Simply won't-don't like to feel indebted.
- b. Only borrow as a last resort.
- c. Tend to borrow from banks or other business sources.
- d. Ask friends and family because they know I'll pay.

10. When eating out with friends I prefer to...

- a. Divide the bill proportionately.
- b. Ask for separate checks.
- c. Charge the bill to my bankcard and have others pay me.
- d. Pay the entire bill because I like to treat my friends.

11. When it comes to tipping I...

- a. Sometimes do and sometimes don't.
- b. Just call me Scrooge.
- c. Resent it, but always tip the right amount.
- d. Tip generously because I like to be well thought of.

12. If I suddenly came into a lot of money, I...

- a. Wouldn't have to work.
- b. Wouldn't have to worry about the future.
- c. Could really build up my business.
- d. Would spend a lot on family and friends and enjoy time with them more.

13. When indecisive about a purchase I often tell myself...

- a. It's only money.
- b. It's a bargain.
- c. It's a good investment.
- d. He/she will love it.

14. In our family...

- a. I do/will handle all the money and pay all the bills.
- b. My partner does/will take care of the finances.
- c. I do/will pay my bills and my partner will do the same.
- d. We do/will sit down together to pay bills.

Score: Tally your answers to questions one through fourteen by the letter of your answer:

- a. _____ c. _____
- b. _____ d. _____

Money Motivation Quiz

Money means different things to different people and is based on a variety of factors such as temperament and life experiences. Often the meaning of money and the way it motivates us is subtle and something we are not always aware of.

This simple quiz is designed to give you an indication of how strongly you are influenced by the following money motivations: Freedom, Security, Power, and Love. None are inherently good or bad, although each certainly has its dark side.

The key to your money motivation is reflected in the relative number of a, b, c, or d answers.

“A” answers indicate that money relates to **Freedom**. To you money means having the freedom to do what you like.

“B” answers indicate that money relates to **Security**. You need to feel safe and secure and you desire the stability and protection that money supposedly provides.

“C” answers indicate that money relates to **Power**. Personal success and control are important to you, and you appreciate the power money sometimes provides.

“D” answers indicate that money relates to **Love**. You like to use money to express love and build relationships.

One of the keys to managing money wisely is to understand our relationship to it. We hope this exercise gives you some helpful insights. You may wish to share your scores with your spouse or a friend and discuss whether their perceptions of your money motivations are consistent with your scores.

Family of origin history

Describe how money was handled in your family of origin. Who managed the family budget? Was that person a spender or a saver? Which are you?

Commitment Page

Your Giving

Organization	Monthly	Other than Monthly	Total

Your Tax Summary

Deductions, Withholdings and Estimates	Monthly Withholdings	Quarterly Estimates	Total Paid Annually
Federal Income Tax			
State and City Income Tax			
Social Security Tax			
Total Tax			

Scheduled Automatic Payments

(This is for payments that get automatically withdrawn from your checking account.)

Company	Amount	Date of the Month

Debt Repayment

Creditor	Balance Due	Interest Rate	Payment Sched- ule per Month	Until