

SPIRIT-LED BUDGET

Meet Bill. You probably know Bill, or you might be Bill.

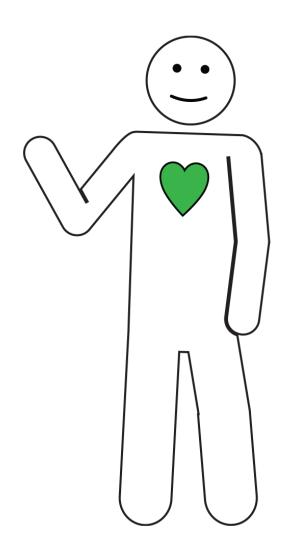
Bill loves Jesus, has a dog, and likes to go to movies and escape rooms. He's single and lives with two roommates in an apartment in Denton. They like to do house dinners a few nights a week and go out together on the weekends.

Bill needs a budget. He'd like his monthly budget to look like this:

	Budget	
Income	3,500	
Total Income	3,500	

Tithe	350		
Savings	350		
Clothes	50		
Student Loan	400		
Auto Loan	120		
Grocery	400		
Restaurants	175		
Rent	700		
Utilities	100		
Internet	60		
Gym	30		
Medical	50		
Haircut	30		
Misc	50		
Pets	30		
Cellphone	100		
Fun Money	100		
Netflix	16		
Car Insurance	125		
Gas	200		
Total Expenses	\$3,436		

STOP! IS BILL ZERO?





This month, Bill actually spent this:

	Budget	Actual	Variance
Income	3,500	3,500	
Side Hustle	-	500	
Total Income	3,500	4,000	
			•
Tithe	350	400	
Savings	350	350	
Clothes	50	85	
Student Loan	400	400	
Auto Loan	120	120	
Grocery	460	311	
Restaurants	175	425	
Rent	700	700	
Utilities	100	300	
Internet	60	60	
Gym	30	60	
Medical	50	-	
Haircut	30	65	
Misc	50	100	
Pets	30	150	
Cellphone	100	100	
Fun Money	100	150	
Netflix	16	16	
Car Insurance	125	125	
Gas	204	166	
Total Expenses	3,500	4,083	

How did Bill do on his budget this month? Don't just say good or bad, over or under. What do you see?



Now, start over and put your information in.

BUDGET TO ACTUAL

Туре	Budget	Actual	Variance
Income 1			
Income 2			
Total Income			
Tithe			
Savings			
Clothes			
Student Loan			
Auto Loan			
Grocery			
Restaurants			
Rent			
Utilities			
Internet			
Gym			
Medical			
Haircut			
Misc			
Pets			
Cellphone			
Fun Money			
Netflix			
Car Insurance			
Gas			
Total Expenses			