





## A COMMITMENT TO COUNSELING

### COUNSELEE

As a Christian, I believe God's Word to be the guidebook for living. It is my desire to obey the Lord in every aspect of life. Today, I agree to submit to God's Word and the biblical instruction given in Proverbs 19:20-21; "Listen to counsel and accept discipline that you may be wise the rest of your days. Many are the plans in a man's heart, but the counsel of the Lord, it will stand."

I do commit to the following as God gives me ability.

1. No more debt.
2. Bible Study as assigned and as God leads.
3. Faithfully keeping appointments with my counselor
4. Placing God first and honoring Him by living on a margin plan.

I will do my best to keep focused on the goals agreed upon, so that beginning today, God will be pleased with my life. I am trusting in the promise given in Proverbs 3:4-5, "Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight."

### COUNSELOR

I promise to advise the counselee to the best of my ability based on God's instruction and financial plan for our lives. I commit to pray for and with the counselee for God's divine wisdom throughout the counseling process. I will honor the appointments and follow up with the counselee as needed.

Signed:

Date:

Counselee: \_\_\_\_\_

\_\_\_\_\_

Counselor: \_\_\_\_\_

\_\_\_\_\_

Fellowship Bible Church  
480 West Crossville Road  
Roswell, GA 30075-7502  
(770) 992-4956

## PERSONAL FINANCIAL STATEMENT

Date: \_\_\_\_\_

### Assets (Present Market Value)

#### Amount

Cash On Hand/Checking Account	\$	0.00
Savings	\$	0.00
Stocks and Bonds	\$	0.00
Cash Value of Life Insurance	\$	0.00
Coins	\$	0.00
Home	\$	0.00
Other Real Estate	\$	0.00
Mortgages/Notes Receivable	\$	0.00
Business Valuation	\$	0.00
Automobiles	\$	0.00
Furniture	\$	0.00
Jewelry	\$	0.00
Other Personal Property	\$	0.00
Pension/Retirement	\$	0.00
Other Assets	\$	0.00

**Total Assets:**

**\$**

### Liabilities (Current Amount Owed)

#### Amount

Credit Card Debt	\$	0.00
Automobile Loans	\$	0.00
Home Mortgages	\$	0.00
Personal Debt To Relatives	\$	0.00
Business Loans	\$	0.00
Educational Loans	\$	0.00
Medical/Other Past Due Bills	\$	0.00
Life Insurance Loans	\$	0.00
Bank Loans	\$	0.00
Other Debts and Loans	\$	0.00

**Total Liabilities:**

**\$**

**NET WORTH (Total assets minus total liabilities)**

**\$**





# MONTHLY SPENDING FOR FAMILY



“A spending plan is merely a well-organized **PLAN** to conquer debt, live below your means, save faithfully, and give radically - thus attaining financial success and taking hold of the life that is truly life!” R. Kevin Cross, CPA

<i>Income</i>					
	<b>Net/Total Income</b>				
	<i>minus</i>	Taxes			
		Eternal Investing			
	<b>Expendible Income</b>				
<i>Expenses</i>					
	<b>Housing:</b>		<b>Miscellaneous:</b>		
	Mortgage		Laundry/Etc.		
	2nd Mort		Pets		
	Electricity		FL Prepaid		
	H2O/Gas		Beauty/Barber		
	Cell		Allowance		
	Telephone		Gifts		
	Cable		Misc.		
	Maintenance		Child Care Exp		
	Alarm		Gym		
	<b>Groceries:</b>		<b>Savings</b>		
	<b>Clothing:</b>		<b>Medical/Dental</b>		
	<b>Insurance:</b>		<b>Recreation:</b>		
	Health		Entertainment		
	Life		Trips		
	Other		Eating out		
	Other				
	<b>Transportation:</b>		<b>Debts:</b>		
	Auto fund				
	Gas & Oil				
	Repairs				
	Insurance				
	Tolls/Tag				

<i>Summary</i>			
	Total Expenses		<b>Current Total Debt</b>
	Expendible Income		
	<b>TOTAL Surplus&lt;Deficit&gt;</b>		<b>SPEND LESS THAN YOU MAKE!</b>

*Recommendations*

**Live Original!**



# 4 Week Spending Diary Week 1

Name \_\_\_\_\_

Date \_\_\_\_\_

## Day 2:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 4:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 6:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 1:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 3:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 5:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 7:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	



# 4 Week Spending Diary Week 3

Total from  
last week \_\_\_\_\_

## Day 2:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 4:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 6:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 1:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 3:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 5:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 7:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

# 4 Week Spending Diary Week 4

Total from  
last week \_\_\_\_\_

## Day 2:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 4:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 6:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 1:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 3:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 5:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	

## Day 7:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
<b>Total</b> _____	



# THE DEBTOR'S PROXY

I, \_\_\_\_\_, hereby

declare on this \_\_\_\_\_ day in the year of our Lord  
\_\_\_\_\_, that I will free myself from the bondage

of debt by doing money God's way. From this  
moment on I will live original and live a life that is  
set apart from my neighbors!