

M&M FINANCIAL COACHING 1ST APPOINTMENT KIT

I appreciate the opportunity to meet with you to discuss your financial situation. I believe God has many blessings in store for you, as you seek to honor Him in the handling of your finances. I am quite positive that you will achieve financial freedom by making certain adjustments to your financial beliefs and practices. Based on the successes of hundreds of people I have had the honor of guiding, I know you too can experience God's blessing of true financial success.

I am excited about the opportunity to play a small role in the big plan God has for your life. This is confirmed by the Bible verse in Jeremiah 29:11 (NIV), *"For I know the plans I have for you, declares the Lord, 'plans to prosper you and not to harm you, plans to give you hope and a future'."*

I find great joy in being able to provide you this service free of charge. The first appointment usually takes about 2 hours to complete, since there will be many things to talk about. We will schedule monthly follow-up appointments which will be one hour in length. Please be punctual as we have many appointments and would like to attend everyone well. Make sure to allow yourself enough time for travel and ask for time off work if necessary.

In order to be as well-prepared as possible for the first appointment, please do the following:

- Print this kit
- Fill out the "Personal Financial Statement"
- Gather all bills and debts and fill out the "Debt List"
- Start using the "4 Week Spending Diary"



PERSONAL FINANCIAL STATEMENT

Date:

Assets (Present Market Value)

Amount

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

Total Assets: \$

Liabilities (Current Amount Owed)

Amount

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

Total Liabilities: \$

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



DEBT LIST

Date: _____

CREDITOR	Describe What Was Purchased	Monthly Payments	Balance Due	Scheduled Pay Off Date	Interest Rate	Payments Past Due
TOTALS		\$	\$			
AUTO LOANS						
TOTAL AUTO LOANS		\$	\$			
HOME MORTGAGES						
TOTAL HOME MORTGAGES		\$	\$			
BUSINESS/INVESTMENT DEBT						
TOTAL BUSINESS/INVESTMENT DEBT		\$	\$			

“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

Income

Net/Total Income

minus

Taxes

Eternal Investing

Expendible Income

Expenses

Housing:

Mortgage

2nd Mort

Electricity

H2O/Gas

Cell

Telephone

Cable

Maintenance

Alarm

Miscellaneous:

Laundry/Etc.

Pets

FL Prepaid

Beauty/Barber

Allowance

Gifts

Misc.

Child Care Exp

Gym

Groceries:

Savings

Clothing:

Medical/Dental

Insurance:

Recreation:

Health

Entertainment

Life

Trips

Other

Eating out

Other

Transportation:

Debts:

Auto fund

Gas & Oil

Repairs

Insurance

Tolls/Tag

Summary

Total Expenses

Current Total Debt

Expendible Income

TOTAL Surplus<Deficit>

SPEND LESS THAN YOU MAKE!

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 _____
Total _____	

Day 4:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 6:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 1:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 3:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 5:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 7:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

4 Week Spending Diary Week 2

Total from
last week _____

Day 1:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 2:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 3:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 4:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 5:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 6:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 7:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

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 _____
Total _____	

Day 4:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 6:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 1:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 3:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 5:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 7:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

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 _____
Total _____	

Day 4:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 6:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 1:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 3:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 5:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

Day 7:

Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Item _____	Cost _____
Total _____	

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!