



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	\$	
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:

Health

Life

Other

Other

Recreation:

Entertainment

Trips

Eating out

Transportation:

Auto fund

Gas & Oil

Repairs

Insurance

Tolls/Tag

Debts:

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 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!