



Know How Much You Owe

Type of Debt	How much do you currently owe?	Interest Rate
Credit Card 1		
Credit Card 2		
Credit Card 3		
Credit Card 4		
Credit Card 5		
Car Loan 1		
Car Loan 2		
Behind on Rent?		
Personal Loans		
Unpaid Medical Bills		
Unpaid Bills		
Student Loans		
Subtotal	Add up all the columns above that you completed	
Mortgage Debt	What you owe on your house	
Total Debt	Subtotal plus mortgage debt	



Easy Sync Budget

Month: _____

A	B	C	D
Household Income	Paycheck 1	Paycheck 2	
Spouse 1 Income			
Spouse 2 Income			
Total Income to be Divided			
Live Expenses (need)	How Much I Plan to Spend	Actual Spent	What's Left Over
Groceries/Hygiene/Cleaning			
Utilities			
Rent/Mortgage			
Medications			
Vehicles			
Health Insurance/Medical Costs			
Fuel for Car 1			
Fuel for Car 2			
Homeowners/Renters Insurance			
Car Insurance			
Clothing and Shoes (basic)			
Totals for Live Expenses			
Debt Expenses (What I Owe)	What I Owe This Month	Actual Amount Paid	What I Have Left to Pay
Credit Card 1			
Credit Card 2			

Student Loan			
Car Loan 1			
Car Loan 2			
Totals for Debt Expenses			
Free Spend Expenses (non-necessity)	How Much I Plan to Spend	Actual Spent	What's Left Over
Tithing/Giving (Feel free to put this item under your Live Expenses)			
Personal Allowance—Spouse 1			
Personal Allowance—Spouse 2			
Eating Out, Takeout, Coffee Shops, or Food Delivery			
Entertainment, Movies, or Out-of-House Activities			
Special TV Channels			
Specialty Clothing and Accessories			
Gifts			
Parties			
Yard and Garden			
Tools			
Haircuts/Salons/Manicures/Pedicures			
Extracurricular Activity Equipment/Fees			
Totals for Free Spend Expenses			
Save Expenses	How Much I Plan to Save This Month	How Much I Actually Saved	Total Saved to Date
Detour Savings—any money you have saved that can be used for unexpected expenses			
Money Market			
CDs			

Retirement			
Education/College			
Vehicle Savings Account			
Christmas Savings			
1-Year Momentum Milestone			
3-Year Momentum Milestone			
5-Year Momentum Milestone			
Totals for Save Expenses			
Total Amount Divided Up			



Easy Sync Budget

Month: _____

A	B	C	D
Household Income	Paycheck 1	Paycheck 2	
Spouse 1 Income	\$1,500	\$1,500	
Spouse 2 Income	\$1,500	\$1,500	
Total Income to Be Divided	\$3,000	\$3,000	\$6,000
Live Expenses (need)	How Much I Plan to Spend	Actual Spent	What's Left Over
Groceries/Hygiene/Cleaning	\$600		
Utilities	\$600		
Rent/Mortgage	\$750		
Medications	\$0		
Vehicles	\$0		
Health Insurance/Medical Costs	\$50		
Fuel for Car 1	\$100		
Fuel for Car 2	\$100		
Homeowners/Renters Insurance	\$75		
Car Insurance	\$100		
Clothing and Shoes (basic)	\$35		
Totals for Live Expenses	\$2,410		
Debt Expenses (What I Owe)	What I Owe This Month	Actual Amount Paid	What I Have Left to Pay
Credit Card 1	\$0		
Credit Card 2	\$0		

Student Loan	\$0		
Car Loan 1	\$0		
Car Loan 2	\$0		
Totals for Debt Expenses	\$0		
Free Spend Expenses (non-necessity)	How Much I Plan to Spend	Actual Spent	What's Left Over
Tithing/Giving (Feel free to put this item under your Live Expenses)	\$600		
Personal Allowance—Spouse 1	\$50		
Personal Allowance—Spouse 2	\$50		
Eating Out, Takeout, Coffee Shops, or Food Delivery	\$50		
Entertainment, Movies, or Out-of-House Activities	\$50		
Special TV Channels	\$0		
Specialty Clothing and Accessories	\$0		
Gifts	\$0		
Parties	\$35		
Yard and Garden	\$0		
Tools	\$0		
Haircuts/Salons/Manicures/Pedicures	\$0		
Extracurricular Activity Equipment/Fees	\$70		
Totals for Free Spend Expenses	\$905		
Save Expenses	How Much I Plan to Save This Month	How Much I Actually Saved	Total Saved to Date
Detour Savings—any money you have saved that can be used for unexpected expenses.	\$0		
Money Market	\$0		
CDs	\$0		

Retirement	\$500		
Education/College	\$500		
Vehicle Savings Account	\$350		
Christmas Savings	\$35		
1-Year Momentum Milestone	\$500		
3-Year Momentum Milestone	\$300		
5-Year Momentum Milestone	\$500		
Totals for Save Expenses	\$2,685		
Total Amount Divided Up	\$6,000.00		



Shortcut Spreadsheet

	A	B	C	D	E
1		Groceries	Clothes	Utilities	Fuel
2	Monthly Budgeted Amount	\$400.00	\$25.00	\$500.00	\$150.00
3	Spent	\$25.15	\$18.00	\$90.00	\$60.00
4	Spent	\$15.15		\$25.00	
5	Spent				
6	Spent				
7	Spent				
8	What's Left for Month	\$359.70	\$7.00	\$385	\$90.00



Easy Sync Budget

Month: _____

A	B	C	D
Household Income	Paycheck 1	Paycheck 2	
Spouse 1 Income	\$1,500	\$1,500	
Spouse 2 Income	\$1,500	\$1,500	
Total Income to Be Divided	\$3,000	\$3,000	\$6,000
Live Expenses (need)	How Much I Plan to Spend	Actual Spent	What's Left Over
Groceries/Hygiene/Cleaning	\$600	\$550.00	\$50
Utilities	\$600	\$495.50	\$104.50
Rent/Mortgage	\$750	\$750	\$0
Medications	\$0	\$0	\$0
Vehicles	\$0	\$0	\$0
Health Insurance/Medical Costs	\$50	\$37	\$13
Fuel for Car 1	\$100	\$65.95	\$34.05
Fuel for Car 2	\$100	\$53.67	\$46.33
Homeowners/Renters Insurance	\$75	\$75	\$0
Car Insurance	\$100	\$100	\$0
Clothing and Shoes (basic)	\$35	\$0	\$35
Totals for Live Expenses	\$2,410		
Debt Expenses (What I Owe)	What I Owe This Month	Actual Amount Paid	What I Have Left to Pay
Credit Card 1	\$0	\$0	\$0
Credit Card 2	\$0	\$0	\$0
Student Loan	\$0	\$0	\$0

Car Loan 1	\$0	\$0	\$0
Car Loan 2	\$0	\$0	\$0
Totals for Debt Expenses	\$0	\$0	\$0
Free Spend Expenses (non-necessity)	How Much I Plan to Spend	Actual Spent	What's Left Over
Tithing/Giving (Feel free to put this item under your Live Expenses)	\$600	\$600	\$0
Personal Allowance—Spouse 1	\$50	\$50	\$0
Personal Allowance—Spouse 2	\$50	\$45	\$5
Eating Out, Takeout, Coffee Shops, or Food Delivery	\$50	\$45.16	\$4.84
Entertainment, Movies, or Out-of-House Activities	\$50	\$25.03	\$24.97
Special TV Channels	\$0	\$0	\$0
Specialty Clothing and Accessories	\$0	\$0	\$0
Gifts	\$0	\$0	\$0
Parties	\$35	\$25.25	\$9.75
Yard and Garden	\$0	\$0	\$0
Tools	\$0	\$0	\$0
Haircuts/Salons/Manicures/Pedicures	\$0	\$0	\$0
Extracurricular Activity Equipment/Fees	\$70	\$70	\$0
Totals for Free Spend Expenses	\$905		
Save Expenses	How Much I Plan to Save This Month	How Much I Actually Saved	Total Saved to Date
Detour Savings – any money you have saved that can be used for unexpected expenses.	\$0	\$0	\$1,000
Money Market	\$0	\$0	\$0
CDs	\$0	\$0	\$0
Retirement	\$500	\$500	\$500
Education/College	\$500	\$500	\$500

Vehicle Savings Account	\$350	\$350	\$350
Christmas Savings	\$35	\$35	\$35
1-Year Momentum Milestone	\$500	\$500	\$500
3-Year Momentum Milestone	\$300	\$300	\$300
5-Year Momentum Milestone	\$500	\$500	\$500
Totals for Save Expenses	\$2,685		
Total Amount Divided Up	\$6,000.00		
Amount Left Over This Month			\$327.44



Fund Your Momentum Milestone

Save Expenses	How Much I Plan to Save This Month	How Much I Actually Saved	Total Saved to Date
Detour Savings – any money you have saved that can be used for unexpected expenses.	\$0	\$0	\$1,000
Money Market	\$0	\$0	\$0
CDs	\$0	\$0	\$0
Retirement	\$500	\$500	\$500
Education/College	\$500	\$500	\$500
Vehicle Savings Account	\$350	\$350	\$350
Christmas Savings	\$35	\$35	\$35
1-Year Momentum Milestone	\$500	\$500	\$500
3-Year Momentum Milestone	\$300	\$300	\$300
5-Year Momentum Milestone	\$500	\$500	\$500
Totals for Save Expenses	\$2,685		
Total Amount Divided Up	\$6,000.00		