

<i>Tithe</i>	Envelopes	Pay Online	Money order	Pre-paid card on PayPal	
<i>Housing</i>	Envelopes	Auto withdraw	Check/ money order	Pre-paid card	
<i>Vehicle pmt</i>	Envelopes	Auto withdraw	Check /money order	Pre-paid card	
<i>Insurance</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>savings</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>Utils gas/elec</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>Utils water</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>Cable/internet</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>Phone bills</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>loans</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>loans</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>cards</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>groceries</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>medical</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>incidentals</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>school</i>	Envelopes	Auto withdraw	Check/money order	Pre-paid card	
<i>Eating out</i>	Envelopes			Prepaid card	

	Projected	1st Pay	2nd Pay	3rd Pay	4th Pay	ToTals
<i>Income</i>						
<i>Tithe/offering</i>						
<i>Housing</i>						
<i>Vehicle pmt</i>						
<i>Insurance</i>						
<i>Savings</i>						
<i>Util Gas/Elec</i>						
<i>Util Water</i>						
<i>Cable/ Internet</i>						
<i>Phone Bills</i>						
<i>Loans</i>						
<i>Loans</i>						
<i>Cards</i>						
<i>Cards</i>						
<i>groceries</i>						
<i>Medical</i>						
<i>Incidentals</i>						
<i>School</i>						
<i>Eating Out</i>						
<i>Total</i>						
<i>Total Subtracted from INCOME</i>						

Below are things to consider when purchasing a vehicle

Purchase	\$2500-30000	
Down payment	\$500-4000	
Sales tax	\$150-2100	
Insurance	\$600-1800	
deductible	\$500-\$1000	
Oil change	\$40	
Incidentals tires/battery	\$75-700	
Major repairs brakes/transmission	\$400-3000	

This "HOW TO SAVE \$1000 IN A YEAR" HAS BEEN CIRCLING THE INTERNET.  
I AM NOT THE AUTHOR OF IT.

Week	Deposit Amount	Account Balance	Week	Deposit Amount	Account Balance
1	\$1.00	\$1.00	27	\$27.00	\$378.00
2	\$2.00	\$3.00	28	\$28.00	\$406.00
3	\$3.00	\$6.00	29	\$29.00	\$435.00
4	\$4.00	\$10.00	30	\$30.00	\$465.00
5	\$5.00	\$15.00	31	\$31.00	\$496.00
6	\$6.00	\$21.00	32	\$32.00	\$528.00
7	\$7.00	\$28.00	33	\$33.00	\$561.00
8	\$8.00	\$36.00	34	\$34.00	\$595.00
9	\$9.00	\$45.00	35	\$35.00	\$630.00
10	\$10.00	\$55.00	36	\$36.00	\$666.00
11	\$11.00	\$66.00	37	\$37.00	\$703.00
12	\$12.00	\$78.00	38	\$38.00	\$741.00
13	\$13.00	\$91.00	39	\$39.00	\$780.00
14	\$14.00	\$105.00	40	\$40.00	\$820.00
15	\$15.00	\$120.00	41	\$41.00	\$861.00
16	\$16.00	\$136.00	42	\$42.00	\$903.00
17	\$17.00	\$153.00	43	\$43.00	\$946.00
18	\$18.00	\$171.00	44	\$44.00	\$990.00
19	\$19.00	\$190.00	45	\$45.00	\$1,035.00
20	\$20.00	\$210.00	46	\$46.00	\$1,081.00
21	\$21.00	\$231.00	47	\$47.00	\$1,128.00
22	\$22.00	\$253.00	48	\$48.00	\$1,176.00
23	\$23.00	\$276.00	49	\$49.00	\$1,125.00
24	\$24.00	\$300.00	50	\$50.00	\$1,275.00
25	\$25.00	\$325.00	51	\$51.00	\$1,326.00
26	\$26.00	\$351.00	52	\$52.00	\$1,378.00

# THE FOLLOWING ADVICE IS BY DAVE RAMSEY AND WAS FOUND ON HIS WEBSITE [www.daveramsey.com](http://www.daveramsey.com)

Here's How the Debt Snowball FOR GETTING OUT OF DEBT Works by Dave Ramsey

**Step 1:** List your debts from smallest to largest.

DEBTS	TOTAL PAYOFF	MIN. PAYMENT
Diagnostic	50	10
Hospital Bill	460	38
Home Depot	770	45
<b>Total</b>	<b>1,280</b>	<b>93</b>

**Step 2:** Make minimum payments on all debts except the smallest—throw as much money as you can at that one. Once that debt is gone, take its payment and apply it to the next smallest debt while continuing to make minimum payments on the rest.

DEBTS	TOTAL PAYOFF	MIN. PAYMENT	NEW PAYMENT
<del>Diagnostic</del>	<del>50</del>	<del>10</del>	10
Hospital Bill	460	38	48

*Handwritten arrows show the \$10 from the Diagnostic debt being added to the \$38 minimum payment for the Hospital Bill, resulting in a new payment of \$48.*

**Step 3:** Repeat this method as you plow your way through debt. The more you pay off, the more your freed-up money grows—like a snowball rolling downhill.

DEBTS	TOTAL PAYOFF	MIN. PAYMENT	NEW PAYMENT
<del>Diagnostic</del>	<del>50</del>	<del>10</del>	<del>10</del>
<del>Hospital Bill</del>	<del>460</del>	<del>38</del>	<del>48</del>
<del>Home Depot</del>	<del>770</del>	<del>45</del>	<del>93</del>
<del>Total</del>	<del>1,280</del>	<del>93</del>	<del>151</del>

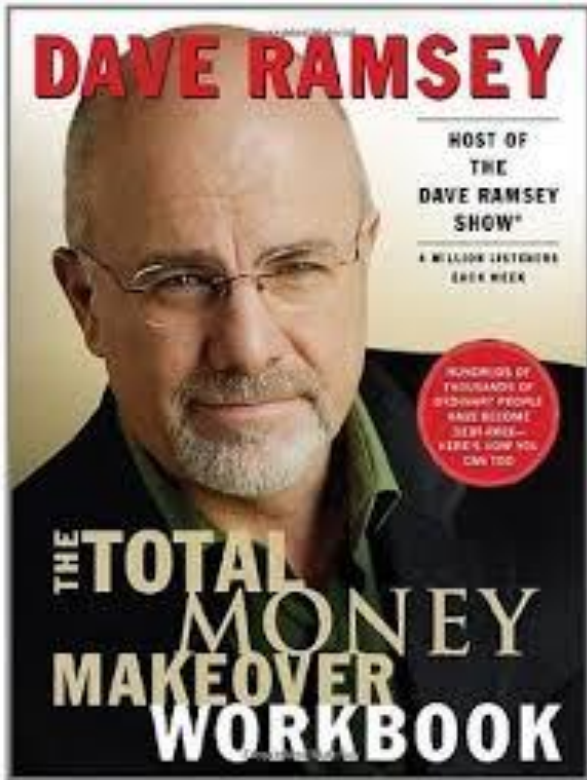
**I'M DEBT-FREE!!!**

- **Credit card 1:** \$500 at 13% with a monthly payment of \$25
- **Credit card 2:** \$1,000 at 19% with a monthly payment of \$50
- **Car loan:** \$6,000 at 4% over four years with a monthly payment of \$135
- **Student loan:** \$15,000 at 5% over 10 years with a monthly payment of \$159

If you pay the minimums on everything and add an extra \$100 to the smallest credit card payment, you'll pay it off in four months. Then you can attack the second credit card to the tune of \$175 per month (\$100 plus the newly freed-up \$25, plus the \$50 payment you're already making). That one will be gone in five months. Now

you have \$310 a month (\$175 plus \$135) to put toward the car! At that rate, the car loan will hit the road in 15 months! By the time you get to the student loan, you'll be paying \$469 on it each month! You'll wave goodbye to Sallie Mae in another 24 months and be totally out of debt.

**That's what happens when you have focused intensity** and start with your smallest debt—it leads to big results!



My testimony was brought about not only by grace but by the tested and true advice of Dave Ramsey. I highly recommend ready this book and listening to him on iHeart radio

