

SAMPLE Spending Organizer (5 Categories of Expenses)

Category	Expense/Description	Amount Spent
NEEDS	Tithe	\$300
	Rent/Mortgage	\$900
	Electricity	\$100
	Groceries	\$275
WANTS	Takeout	\$50
	Starbucks	\$20
	Concert Tickets	\$100
	Music Streaming	\$10
DEBT	Credit Card Payment	\$150
	Student Loans	\$50
SAVINGS	Emergency Fund	\$100
	Retirement	\$50
GENEROSITY	Pay it forward	\$25

Total Income	Total Spending	Balance