

Appendix A

What I Own and What I Owe
as of _____

Assets (What I Own): Cash in Banks _____ Stocks and Bonds _____ Cash Value of Whole-Life Insurance Policy _____ Jewelry/Art/Clothing _____ Vehicles _____ House/Condo _____ Rental Property _____ Other: _____ Other: _____ **Total Assets** _____

Liabilities (What I Owe): Credit Card #1: _____ Credit Card #2: _____ Credit Card #3: _____ Auto Loan _____ Mortgage Loan _____ School Loan _____ Other: _____ Other: _____
Total Liabilities _____ **Net Worth (Assets Minus Liabilities)** _____

Appendix B

What I Make and Where It Goes

Take-Home Income (After Taxes):

Source 1: _____ Source 2: _____ Total Income _____

Less: Tithes/Offerings _____ Less: Savings _____ Net Cash Available _____

Fixed Expenses:

Rent/Mortgage _____ Auto Loan/Bus Fare _____ Auto Insurance _____
Credit Card Payment: _____ Credit Card Payment: _____ Water/Gas _____
Electricity _____ Medical/Life Insurance _____ **Total Fixed Expenses** _____

Variable Expenses: Auto Repairs/Maintenance _____ Lunches _____ Groceries _____ Recreation/Cable TV _____ Laundry/Dry Cleaning _____ Telephone _____ Gasoline _____ Clothing _____ Grooming (Hair/Nails/Etc.) _____ Vacation _____ Reserve _____ Other: _____ Other: _____

Total Variable Expenses _____ **Total All Expenses:** _____

Net Excess (Deficit) Cash _____

Tracking Your Variable Expenditures

Week 1	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Gasoline							
Auto Repair							
Car Wash							
Snacks/Coffee (AM)							
Snacks/Coffee (PM)							
Lunch							
Dinner Out							
Groceries							
Recreation							
Manicure/Pedicure							
Cell Phone							
Telephone							
Gasoline							
Clothing							
Dry Cleaning							
Hair							
Cosmetics / Toiletries							
Other:							
Other:							
Other:							
Other:							
Other:							
Total Expenditures							

APPENDIX C

Tracking Your Variable Expenditures

Week 2	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Gasoline							
Auto Repair							
Car Wash							
Snacks/Coffee (AM)							
Snacks/Coffee (PM)							
Lunch							
Dinner Out							
Groceries							
Recreation							
Manicure/Pedicure							
Cell Phone							
Telephone							
Gasoline							
Clothing							
Dry Cleaning							
Hair							
Cosmetics / Toiletries							
Other:							
Other:							
Other:							
Other:							
Other:							
Total Expenditures							

A P P E N D I X C

Tracking Your Variable Expenditures

Week 3	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Gasoline							
Auto Repair							
Car Wash							
Snacks/Coffee (AM)							
Snacks/Coffee (PM)							
Lunch							
Dinner Out							
Groceries							
Recreation							
Manicure/Pedicure							
Cell Phone							
Telephone							
Gasoline							
Clothing							
Dry Cleaning							
Hair							
Cosmetics / Toiletries							
Other:							
Other:							
Other:							
Other:							
Other:							
Total Expenditures							

Tracking Your Variable Expenditures

Week 4	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Gasoline							
Auto Repair							
Car Wash							
Snacks/Coffee (AM)							
Snacks/Coffee (PM)							
Lunch							
Dinner Out							
Groceries							
Recreation							
Manicure/Pedicure							
Cell Phone							
Telephone							
Gasoline							
Clothing							
Dry Cleaning							
Hair							
Cosmetics / Toiletries							
Other:							
Other:							
Other:							
Other:							
Other:							
Total Expenditures							

A P P E N D I X C

APPENDIX D

Premarital 20/20 Vision Quiz for Financial Compatibility ©

Instructions: The purpose of this exam is to determine if a couple has the same vision for their finances. Each party must honestly answer “T” for true or “F” for false to each of the questions below. When finished, they should compare their answers and candidly discuss areas of potential conflict. A “true” answer to any of the questions by either party should be considered a red flag that should not be ignored.

- | | Him | Her | |
|-----|-----|-----|---|
| 1. | ___ | ___ | I do not believe in or practice tithing to the church. |
| 2. | ___ | ___ | I do not systematically save money out of my income. |
| 3. | ___ | ___ | I have less than four weeks’ take-home pay in the bank. |
| 4. | ___ | ___ | I do not maintain a checking account. I prefer to pay my bills by cash or money order. |
| 5. | ___ | ___ | I have no dream of purchasing a home. |
| 6. | ___ | ___ | I buy status symbols (cars, clothes, etc.) that fit the image I wish to portray to others. |
| 7. | ___ | ___ | I do not believe a wife should work. |
| 8. | ___ | ___ | I believe whoever makes the most money should have the final say on household financial matters. |
| 9. | ___ | ___ | I believe all bills should be split 50-50. |
| 10. | ___ | ___ | I feel there is nothing wrong with a spouse having a “secret” bank account as long as she/he pays her/his share of the bills. |
| 11. | ___ | ___ | I do not participate in my employer’s matching contribution retirement program, or, if self-employed, I do not make contributions toward my retirement. |
| 12. | ___ | ___ | I have had at least three different employers in the past five years. |
| 13. | ___ | ___ | I often pick up the tab when I eat out with family and friends—even if I have to charge the bill because I am short on cash. |
| 14. | ___ | ___ | My FICO score is under 675. |
| 15. | ___ | ___ | I see no problem in cosigning for or extending a personal loan to a close friend or family member. |
| 16. | ___ | ___ | I am only able to pay the minimum payment on my credit card and other consumer debt. |
| 17. | ___ | ___ | I am currently delinquent on a personal loan or other debt. |
| 18. | ___ | ___ | I have filed bankruptcy in the past ten years. |
| 19. | ___ | ___ | I have a financial commitment to my former wife, parent, child, failed business, that will continue after I am married. |
| 20. | ___ | ___ | I feel it is okay to tell a “little white lie” to save money or to gain other financial advantage. |

APPENDIX E

The Credit Card Trap

The chart below shows that a \$5,000 credit card purchase would cost \$12,115 if paid off using only the minimum required monthly payment. It would take 26 years to reduce the balance to zero. The outstanding balance and the minimum payment at the end of various points in time are shown to demonstrate how the system works to stretch out the debt.

Assumption: Pay only the Minimum Required amount each month of 2.5% of the outstanding balance. Interest rate: 18% annually, or 1.5% Per Month

Month #	Year #	Min. Pymnt.	Interest	Bal. Reduction	Remain. Bal.
					5,000.00
1	0.1	125.00	75.00	50.00	4,950.00
2	0.2	123.75	74.25	49.50	4,900.50
12	1.0	111.92	67.15	44.77	4,431.92
24	2.0	99.20	59.52	39.68	3,928.39
60	5.0	69.09	41.45	27.63	2,735.78
120	10.0	37.80	22.68	15.12	1,496.90
180	15.0	20.68	12.41	8.27	819.04
240	20.0	11.32	6.79	4.53	448.14
313	26.1	8.50	0.13	8.37	-
Total Paid		12,115.43	7,115.42	5,000.00	

If the original minimum payment of \$125 had been sent in each month, the balance would have been repaid in 62 months or 5.2 years versus 26.1 years.