How to Use This Journal

Nearly every fortune in Wealth Wisdom *began with someone who knew exactly where his money went. This journal is where you learn that about yourself, one page at a time.*

1. **Write it down the same day.** Every dollar that comes in and every dollar that goes out, however small. Small expenses have large consequences, and the only way to see them is to write them down.
2. **Mark each purchase N or W.** Was it a *Need* or a *Want*? Wants are not wrong, but you should always know which is which.
3. **Give and save first.** When money comes in, record your giving and your saving before anything else. Pay God and your future first, then live on the rest.
4. **Keep a running balance.** Add what comes in, subtract what goes out. If the balance surprises you, the journal is doing its job.
5. **Write a note when something teaches you a lesson.** A bargain that was not a bargain, a temptation you resisted, an unexpected bill. These notes become your own book of wealth wisdom.
6. **Review at month's end.** Total your columns and fill in the Monthly Review page. It takes ten minutes and is worth more than any budget app.

Suggested Categories

Income · wages, gifts, side work
Saving · emergency fund, future
Food · groceries, eating out
Debt · payments on what you owe
Giving · tithe, offerings, charity
Housing · rent, utilities, repairs
Transportation · gas, insurance
Other · clothing, gifts, fun

Keep It for Life

Print the pages on one side only, punch them with a three-hole punch, and keep them in a three-ring binder. Start a new Transaction Log whenever a page fills and a Monthly Review at the end of each month. Years from now, that binder will show you how far you have come on the journey, and it may be the best thing you ever hand down to your children.

"*Be thou diligent to know the state of thy flocks, and look well to thy herds.*"
PROVERBS 27:23

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Transaction Log

Month: _____ Year: _____ Page: _____

DATE	DESCRIPTION	CATEGORY	N/W	IN (+)	OUT (–)	BALANCE
BALANCE CARRIED FORWARD						
PAGE TOTALS						

Notes and lessons:

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Monthly Review

Month: _____ Year: _____

This Month in Numbers

Total income	$	Total giving	$
Total saved	$	Total spent	$
Spent on needs	$	Spent on wants	$
Paid on debt	$	Ending balance	$

Where did my money go that surprised me?

A lesson I learned about money this month:

A principle from *Wealth Wisdom* I put into practice:

One change I will make next month:

What I am thankful for:

Where am I on the journey? ○ Stage 1 ○ Stage 2 ○ Stage 3 ○ Stage 4 ○ Stage 5

"Moreover it is required in stewards, that a man be found faithful."

1 CORINTHIANS 4:2

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Notes and Thoughts

Date: _____

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