

GET OUT OF DEBT

(G.O.O.D.)

GET INTO GOD

(G.I.G.)

FINANCIAL PLANNING GUIDE



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G.O.O.D. – G.I.G. SUCCESS FORMULA

The 30 - 70 Plan

- (1) Sowing Seeds - 30%
 - Tithe - 10%
 - Offering - 10%
 - Savings and Investments - 10%
- (2) Living Expenses - 70%

GODLY PLANNING (Goals)

Every body should have goals. We should have goals in every area of our life. There should be:

1.Spiritual Goals	2.Financial Goals	3.Family Goals	4.Occupational Goals
5.Educational Goals	6.Physical Goals	7.Social Goals	8.Emotional Goals

Procedure for Setting Goals

- (1) **Write** down your goals in a clear manner.
- (2) **Set** a specific **date** to accomplish each.
- (3) **Set** a specific **amount of money**, if applicable.
- (4) Detail a **plan of how you will do it**.
- (5) **Commit** to achieving your goals.
- (6) **Read** your goals **daily**.
- (7) **Change, update or reset** goals if things change.
- (8) **Pray** over your goals.

Examples of Goals

(1) Spiritual

- I will attend bible study at my church every **Wednesday**.
 - **Plan: I will cook dinner on Tuesday for Wednesday and have my son wash dishes.**
- I will read my bible **everyday for one hour**.
 - **Plan: I will not watch the Wheel of Fortune and Jeopardy every night.**
- I will live according to the word and if I slip I will confess, repent and ask for forgiveness.
 - **Plan: I will listen to what I say, watch what I do and evaluate my performance each day before I go to sleep.**

(2) Financial

- I will be Debt Free by January 31, 200__.
- I will save \$200 per month starting next month.
- I will tithe a minimum of 10% of my family's gross income starting with the next paycheck(s).
 - **Plan: we will create a plan in the Personal G.O.O.D. Plan of Action section.**

(3) Family

- I will rear my children in the ways of God.
 - **Plan: I will read and study the bible. I will be involved in by kids life everyday.**
- I will give my wife a vacation day from the home every two weeks
 - **Plan: We will create a plan and a schedule and have everyone sign off on it.**
- I will spent quality time with my family.
 - **Plan: Designate an hour everyday either at dinner, T.V., study or bed time.**

(4) Occupational

- I will improve my job performance and attendance in the next 6 months, so that I can become an asset to my employer.
 - **Plan: I will get to work early each day. When I finish a task, I will seek more work.**
- I will bring joy and thank God for my job everyday.
 - **Plan: I will avoid confrontations at home and at work.**
- I will increase my monthly income by generating money in the following way(s): _____ starting _____.
 - **Plan: Investigate home based business opportunities or part-time jobs, select one and get started immediately.**

Examples of Goals

(5) Educational

- I will up grade my skills.
 - **Plan: I will go to a Jr. College and see what classes they offer. I will read 15 minutes everyday. I will do an internship or apprenticeship.**
- I will read to or with my children everyday.
 - **Plan: I will turn the TV off and read each night.**
- I will discuss at the dinner table current events, business, finance and God daily.
 - **Plan: Every family member will be given a day to discuss a topic of their choice.**

(6) Physical

- I will exercise three days every week.
 - **Plan: Play ball with the boys. Walk around the block or up and down the steps.**
- I will watch what I eat and drink on a daily basis.
 - **Plan: Read a book on better eating. Just say No to drinking.**
- I will balance all areas of my life.

(7) Social

- I will select activities that coincide with our family values.
- I will respect others at all times and under all conditions.
- I will develop positive activities for the kids in my neighborhood to do.

(8) Emotional

- I will not use inappropriate language.
- I will not lose my temper.
- I will speak and smile to everyone I see.

You Must Know Where You Want To Go - So Now Lets Set Your Goals.

Spiritual: _____

Financial: _____

Family: _____

Occupational: _____

Educational: _____

You Must Know Where You Want To Go - So Now Lets Set Your Goals.

Physical: _____

Social: _____

Emotional: _____

Please Use a Separate Sheet of Paper if You Need More Space to Write Out Your Goals.

Signed _____ Dated _____

**GODLY PLANNING
(Reality Check)
You Must Know Where You Stand.**

- There are three perceptions of your financial status:
1. The way the world perceives you.
 2. The way you and your family perceive you.
 3. The way you really are.

Others get a financial perception of you by the car you drive, clothes you wear, house you live in, the kind of job you have, where you live, social activities, clubs, organizations, etc. Many times, you also get caught up in this perception of your life and lose touch with reality or engage in a mirage of denial. This part of Godly Planning will show you the true picture. It will show you exactly where you stand. So let's get started on your reality check.

**FINANCIAL STATEMENT AND BUDGET WORKSHEET
(List all of your current expenses. Use the new budget row when you update your budget)**

ITEM	MONTHLY EXPENSE	YEARLY EXPENSE	NEW BUDGET
Shelter			
Rent/Mortgage Payment	_____	_____	_____
Property taxes	_____	_____	_____
Property insurance	_____	_____	_____
Maintenance	_____	_____	_____
Gas, Oil, Electricity	_____	_____	_____
Telephone	_____	_____	_____
Water and sewer	_____	_____	_____
Internet	_____	_____	_____
Website	_____	_____	_____
Pagers, wireless phone, etc.	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

FINANCIAL STATEMENT AND BUDGET WORKSHEET

ITEM	MONTHLY EXPENSE	YEARLY EXPENSE	NEW BUDGET
Food			
Groceries	_____	_____	_____
Outside meals	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Transportation			
Auto payments	_____	_____	_____
Auto insurance	_____	_____	_____
Gasoline, Oil, etc.	_____	_____	_____
Maintenance, repairs	_____	_____	_____
Transportation other	_____	_____	_____
Taxes and fees	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Clothing			
New purchases	_____	_____	_____
Dry cleaning	_____	_____	_____
Repair	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Health Care			
Physicians, dentists, chiropractor, vision, etc.	_____	_____	_____
Prescription & Non-Prescription drugs	_____	_____	_____
Health insurance	_____	_____	_____
Health benefits cost other	_____	_____	_____
Hospital costs	_____	_____	_____
Home medical equipment/services	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Personal Care			
Hair care	_____	_____	_____
Toiletries	_____	_____	_____
Personal care appliances	_____	_____	_____
Pocket money (keep a notebook on all expenses)	_____	_____	_____
Vitamins, health products	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Recreation & Entertainment			
Vacations	_____	_____	_____
Travel	_____	_____	_____
Recreation equipment	_____	_____	_____

FINANCIAL STATEMENT AND BUDGET WORKSHEET

ITEM	MONTHLY EXPENSE	YEARLY EXPENSE	NEW BUDGET
Recreation & Entertainment cont'd.			
Recreation activities (golf, skiing, bowling, etc.)	_____	_____	_____
Movies, theatre, theme parks	_____	_____	_____
Parties, social events	_____	_____	_____
Newspapers, magazines, books, film, etc.	_____	_____	_____
Club dues	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Gifts and Contributions			
Church	_____	_____	_____
Charities	_____	_____	_____
Political	_____	_____	_____
Family & Non-family gifts	_____	_____	_____
Christmas gifts	_____	_____	_____
On-line Internet purchases	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Savings			
Savings accounts	_____	_____	_____
Life insurance	_____	_____	_____
Disability insurance	_____	_____	_____
Investments	_____	_____	_____
Retirement contributions	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Personal Obligations			
Childcare	_____	_____	_____
Alimony/Child support	_____	_____	_____
Credit card payments	_____	_____	_____
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		
• _____	\$ _____		

Other Debt payments			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

FINANCIAL STATEMENT AND BUDGET WORKSHEET

ITEM	MONTHLY EXPENSE	YEARLY EXPENSE	NEW BUDGET
Education			
Education expenses	_____	_____	_____
Children's tuition	_____	_____	_____
Training expenses	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Professional/Emergency expenses			
Legal	_____	_____	_____
Appliances, electronics, furniture	_____	_____	_____
Trips	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

TOTAL EXPENSES _____

(Add all of your expenses here)

INCOME

ITEM	MONTHLY GROSS	MONTHLY NET	ADDED INCOME
All salaries and wages	_____	_____	_____
Average commission income	_____	_____	_____
Average part-time income	_____	_____	_____
Home based business income	_____	_____	_____
Alimony/Child support	_____	_____	_____
Interest & Dividends	_____	_____	_____
Pensions & Social Security	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

TOTAL INCOME _____

(Add all of your income here)

TOTAL EXPENSES _____

(Write down your total expenses here)

(Subtract your income from your expenses here)

BALANCE _____

(This equals your surplus or deficit you have to spend each month)

BALANCE SHEET

LIABILITIES

Short-Term Liabilities (List them here)

Unpaid bills	_____
Outstanding credit card balances	_____
Unpaid taxes	_____
Other short-term obligations	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

TOTAL SHORT-TERM LIABILITIES _____

(Add your Short-term Liabilities here)

Long-Term Liabilities (List them here)

Mortgage loan(s) outstanding	_____
Automobile loan(s) outstanding	_____
Installment loan(s) outstanding	_____
Margin due (if any) on stocks	_____
Other long-term obligations	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

TOTAL LONG-TERM LIABILITIES _____

(Add your Long-term Liabilities here)

TOTAL SHORT-TERM LIABILITIES _____

(Write down your Short-term Liabilities from above here)

TOTAL LIABILITIES _____

(Add your Short-term and Long-term Liabilities here)

NET WORTH

Total Assets (Write the number from previous page here) _____

Total Liabilities (Write the number from above here) _____

TOTAL NET WORTH (Subtract Assets from Liabilities) _____

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Personal Accelerated Debt Release Plan of Action Chart

Debt Amount	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years
\$1,000	\$87	\$46	\$32	\$25	\$21	\$18	\$13
3,000	262	137	95	75	62	54	38
5,000	437	228	159	124	104	90	63
7,000	612	320	223	174	145	126	89
10,000	875	457	318	249	208	180	127
15,000	1,312	685	477	373	311	270	190
20,000	1,749	914	636	498	415	361	253
30,000	2,624	1,371	954	747	623	541	380
40,000	3,498	1,827	1,272	995	830	721	507
50,000	4,373	2,284	1,590	1,244	1,038	901	633
75,000	6,559	3,426	2,385	1,866	1,557	1,352	950
100,000	8,745	4,568	3,180	2,489	2,076	1,803	1,267
125,000	10,931	5,711	3,975	3,111	2,595	2,253	1,583
150,000	13,118	6,853	4,770	3,733	3,114	2,704	1,900
200,000	17,490	9,137	6,360	4,977	4,152	3,605	2,534
250,000	21,863	11,421	7,950	6,221	5,190	4,506	3,167
300,000	26,235	13,705	9,540	7,466	6,228	5,408	3,800
350,000	30,608	15,990	11,130	8,710	7,265	6,309	4,343
400,000	34,981	18,274	12,720	9,954	8,303	7,210	5,067
450,000	39,353	20,558	14,310	11,198	9,341	8,111	5,700
500,000	43,726	22,842	15,900	12,443	10,379	9,013	6,334
550,000	48,098	25,127	17,490	13,687	11,417	9,914	6,967
600,000	52,471	27,411	19,080	14,931	12,455	10,815	7,601
650,000	56,843	29,695	20,670	16,175	13,493	11,717	8,234
700,000	61,216	31,979	22,260	17,420	14,531	12,618	8,867
750,000	65,589	34,264	23,850	18,664	15,569	13,519	9,501
800,000	69,961	36,548	25,440	19,908	16,607	14,420	10,134
850,000	74,334	38,832	27,030	21,152	17,645	15,322	10,767
900,000	78,706	41,116	28,620	22,397	18,683	16,223	11,401
950,000	83,079	43,401	30,210	23,641	19,720	17,124	12,034
1,000,000	87,451	45,685	31,800	24,885	20,758	18,026	12,668

FOR EXAMPLE: If you have a debt balance of \$20,000 and you want to pay it off in 5 years, then you will need to pay **\$415** per month during these **5 years**. If you want to pay off this debt in 3 years, then you will have to pay **\$ 636** per month during these **3 years**. This is a tool to use to help develop a Plan of Action, to help accelerate your debt release from the devil and return to the Will of God.

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Personal Financial Prosperity and Wealth Building Chart

Monthly Investment	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
\$100	\$8,000	\$21,000	\$42,000	\$76,000	\$133,000	\$227,000
200	16,000	41,000	83,000	152,000	266,000	453,000
300	24,000	62,000	125,000	228,000	399,000	679,000
400	31,000	82,000	166,000	304,000	531,000	905,000
500	39,000	103,000	208,000	380,000	664,000	1,131,000
600	47,000	123,000	249,000	456,000	797,000	1,357,000
700	55,000	144,000	291,000	532,000	929,000	1,583,000
800	62,000	164,000	332,000	608,000	1,062,000	1,809,000
900	70,000	185,000	374,000	684,000	1,195,000	2,035,000
1,000	78,000	205,000	415,000	760,000	1,327,000	2,261,000
1,200	93,000	246,000	498,000	912,000	1,593,000	2,713,000
1,400	109,000	287,000	581,000	1,064,000	1,858,000	3,165,000
1,600	124,000	328,000	664,000	1,215,000	2,123,000	3,617,000
1,800	140,000	369,000	747,000	1,367,000	2,389,000	4,069,000
2,000	155,000	410,000	829,000	1,519,000	2,654,000	4,521,000
2,200	171,000	451,000	912,000	1,671,000	2,920,000	4,974,000
2,400	186,000	492,000	995,000	1,823,000	3,185,000	5,426,000
2,600	202,000	533,000	1,078,000	1,975,000	3,450,000	5,878,000
2,800	217,000	574,000	1,161,000	2,127,000	3,716,000	6,330,000
3,000	233,000	615,000	1,244,000	2,279,000	3,981.00	6,782,000
3,200	248,000	656,000	1,327,000	2,430,000	4,246,000	7,234,000
3,400	264,000	697,000	1,410,000	2,582,000	4,512,000	7,686,000
3,600	279,000	738,000	1,493,000	2,734,000	4,777,000	8,138,000
3,800	295,000	779,000	1,575,000	2,886,000	5,042,000	8,590,000
4,000	310,000	820,000	1,658,000	3,038,000	5,308,000	9,042,000
4,200	326,000	861,000	1,741,000	3,190,000	5,573,000	9,495,000
4,400	341,000	902,000	1,824,000	3,342,000	5,839,000	9,947,000
4,600	357,000	943,000	1,907,000	3,494,000	6,104,000	10,399,000
4,800	372,000	984,000	1,990,000	3,645,000	6,369,000	10,851,000
5,000	388,000	1,025,000	2,073,000	3,797,000	6,635,000	11,303,000

Based upon an average of 10 percent return on investment (all numbers are rounded up to the nearest thousand)

Number of Years before I want to **retire**.

Yrs.

I want to retire on the following **yearly income**.

\$

Monthly **Savings required** to meet my goal.

\$

(See the **Chart** on the **next page** entitled "Monthly Savings Required to Meet My Goal.")

Example: Retire 20 yrs. - \$60,000 per yr. - Savings needed \$2,397 - need \$1,823,000 to reach goal

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Monthly Savings Required to Meet My Goals

Income Goal	Dollars Needed	Monthly Savings Needed					
		Years Needed to Reach Goal					
Annual	Approx.	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT
\$10,000	\$167,000	\$1,101	\$633	\$400	\$267	\$182	\$125
20,000	334,000	2,197	1,263	799	533	363	250
30,000	500,000	3,295	1,894	1,198	799	544	375
40,000	667,000	4,396	2,527	1,599	1,066	726	501
50,000	834,000	5,492	3,157	1,997	1,331	907	626
60,000	1,000,000	6,590	3,788	2,397	1,589	1,088	751
70,000	1,167,000	7,691	4,421	2,797	1,865	1,270	876
80,000	1,334,000	8,787	5,051	3,196	2,130	1,451	1,001
90,000	1,500,000	9,886	5,682	3,595	2,397	1,632	1,126
100,000	1,667,000	10,984	6,313	3,995	2,663	1,814	1,251

40 Years

NINE

\$10,000	\$88
20,000	175
30,000	262
40,000	350
50,000	437
60,000	527
70,000	613
80,000	700
90,000	787
100,000	875

Assumptions

1. Approximate Dollars Needed assumes a 6% return on an investment instrument to produce the desired annual income goal.
2. The Monthly Savings Needed assumes an average 3% inflation rate and a 10% annual return on these savings during the period of investment (Years needed to Reach Goal)
3. This is not investment advice and these figures are not intended to be a projection of any investment results, therefore, no assurances of any type of return on investment is provided.
4. These numbers are used only for example purposes to give you a general guideline to help you plan for your future retirement using our G.O.O.D. - G.I.G. program. For specific investment information you need to seek financial advice from an expert.