

“Where financial dreams meet focus to generate wealth.”

QUARTERLY MASTER BUSINESS

Budgeting Journal to help

Apply the 10-10-30-50

Organize Funds

Track Spending

Document Business Expenses

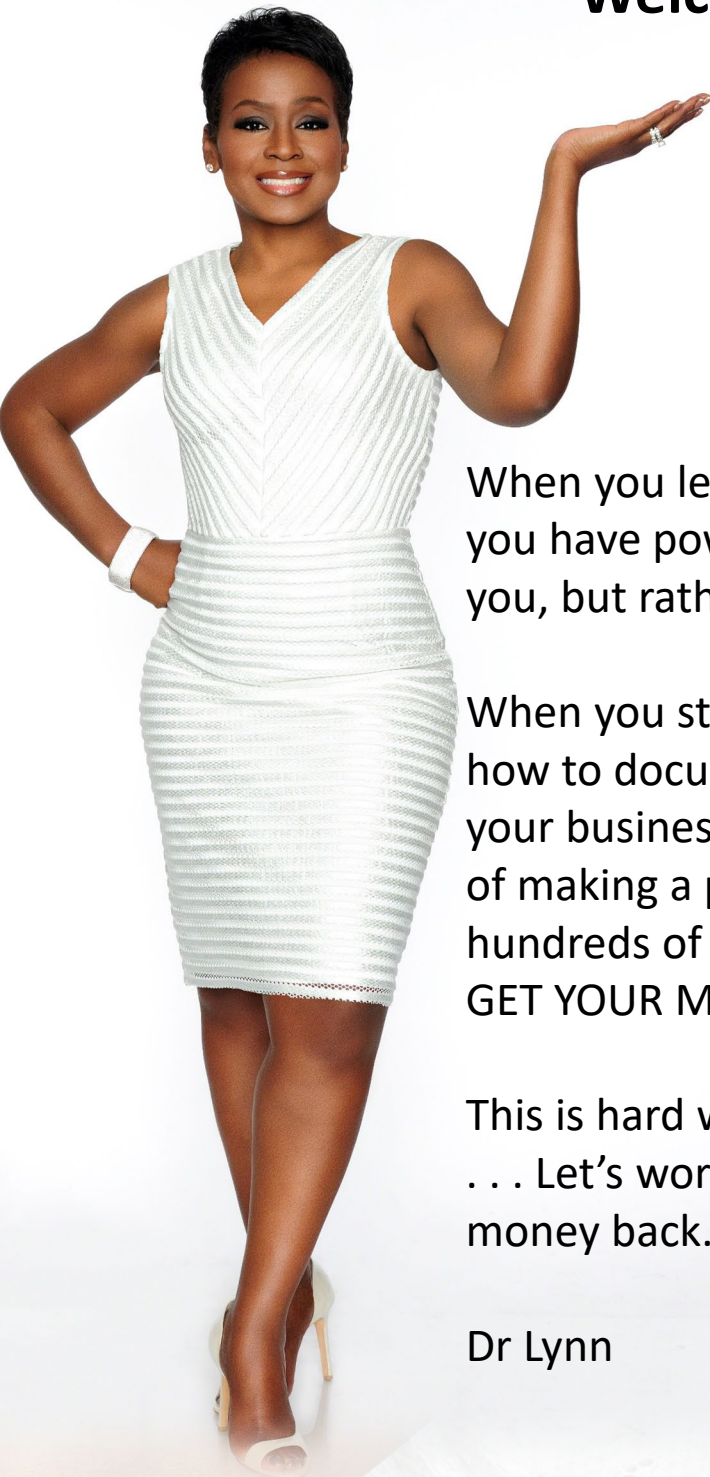
Stay Inspired and Motivated

And MORE!



“Where financial dreams meet focus to generate wealth.”

Welcome to your new life and business!



When you learn track and control your money, you have power: money will no longer control you, but rather, you will control your money.

When you start a homebased business, learn how to document your expenses, and run your business like a business with the intent of making a profit, then you have access to hundreds of tax deductions. This is how you GET YOUR MONEY BACK!

This is hard work, but so is being broke! LOL . . . Let's work hard together getting your money back.

Dr Lynn



Income and Expense Worksheet



TYPE NAME BELOW	DATE
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DO NOT TYPE IN THE PINK BOXES

	INCOME (from working, government benefits, retirement, pension, etc – include all contributors and sources)	Enter Gross Amount	Enter Net Amount	NEW ADJUSTED AMOUNTS - WAIT FOR INSTRUCTIONS
1		-		
2				
3				
4				
5	TOTAL MONTHLY INCOME	-	-	
	MONTHLY EXPENSES / CREDITORS	Monthly Amount	NOTES	
Ex.	<i>Membership Dues \$600 once a year divide by 12 to get monthly amount</i>	50		
6	Tithes			
7	Rent / Mortgage Payment			
8	HomeOwners Insurance (do not list if included in your mortgage)			
9	Real Estate Taxes (do not list here if included in your mortgage)			
10	Car Notes			
11	Car Insurance			
12	Life Insurance			
13	Child Support / Alimony Payment / Etc.			
14	Home Telephone Bill			
15	Cable Bill			
16	Gas Bill			
17	Electric Bill			
18	Internet Service			
19	Cell Phone Bills			
20	Water bill			
21	Landscaping			
22	Waste Management (do not include if included in #20)			
23	Total Loan Payments			
24	Total Credit Card Bills			
25	Total Other Debts In Collection			
26	Tuition			
27	Books Supplies			
28	Lunch Money			
29	Gas			
30	Groceries			
31	Public Transportation			
32	Spending Money			
33	Clothing			

Income and Expense Worksheet cont.

34	Union Dues			
35	Entertainment			
36	Laundry			
37	Drycleaning			
38	Other			
39	Other			
40	Other			
41	Other			
42	Other			
43	Other			
44	TOTAL MONTHLY EXPENSES	-		-
	Subtract your expenses from Net INCOME	-		-
		SURPLUS OR DEFICIT?		SURPLUS OR DEFICIT?

BREAK DOWN YOUR CREDITORS BELOW -- Do not list utilities, memberships, etc. Just list credit cards and loans. This will help you get a visual overview of your credit debt.		Outstanding Balance	Monthly Payment	notes
45	Mortgage	-		
46	Student Loan			
47	Student Loan			
48	Student Loan			
49	Car Note #1			
50	Car Note #2			
51	Credit Card:			
52	Credit Card:			
53	Credit Card:			
54	Credit Card:			
55	Other:			
56	Other:			
57	Other			
58	Other			
59	Other			
60	Other			
61	Other	-		
62	TOTAL	-	-	



10-10-30-50 BUDGET WORKSHEET

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Check #1 Net Amount	Check #2 Net Amount	Check #3 Net Amount	Check #4 Net Amount
10% tithe \$	10% tithe \$	10% tithe \$	10% tithe \$
10% save \$	10% save \$	10% save \$	10% save \$
30% cash. \$	30% cash. \$	30% cash. \$	30% cash. \$
50% bills Total amount \$	50% bills Total amount \$	50% bills Total amount \$	50% bills Total amount \$
Bill #1	Bill #1	Bill #1	Bill #1
Bill #2	Bill #2	Bill #2	Bill #2
Bill #3	Bill #3	Bill #3	Bill #3
Bill #4	Bill #4	Bill #4	Bill #4
Bill #5	Bill #5	Bill #5	Bill #5
Bill #6	Bill #6	Bill #6	Bill #6



Income and Expense Worksheet



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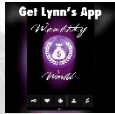
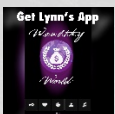
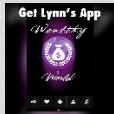
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“Don’t tell me where your priorities are. Show me where you spend your money and I’ll tell you what they are.” -James W. Frick

Personal Expenses

Business Expenses

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Tip: “Do your work with your whole heart, and you will succeed - there's so little competition.” -Elbert Hubbard



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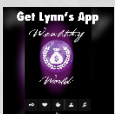
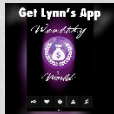
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Use this page to track your personal and business expenses daily. Remember, everyone can have a home based business! Meals; Mileage; Gas; Marketing; Etc.

Personal Expenses

Business Expenses

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Tip: If you have any EXTRA money, first pay off your collections (start with the smallest ones first), then your credit cards and small loans, then larger debts.

“Rich people stay rich because they act poor. Poor people stay poor because they act rich. Reverse the money curse!”

Lynn Richardson

Personal Expenses

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Business Expenses

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Tip: “A dream doesn't become reality through magic; it takes sweat, determination and hard work.” -Colin Powell

“Give up whatever is causing financial anxiety. Let go & let God so you will get what's yours abundantly & not stressfully.” Lynn Richardson

Personal Expenses

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Business Expenses

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Tip: “Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do.” - Pele

“If you would be wealthy, think of saving as well as getting.” -Ben Franklin

Personal Expenses

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Business Expenses

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*Tip: “Self-belief and hard work will always earn you success.”
-Virat Kohli*

“Capital as such is not evil; it is its wrong use that is evil. Capital in some form or other will always be needed.” -Gandhi

Personal Expenses

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Tip: Keep your dreams alive. Understand to achieve anything requires faith and belief in yourself, vision, hard work, determination, and dedication. Remember all things are possible for those who believe. -Gail Devers

“Money is good for nothing unless you know the value of it by experience.” -P.T Barnum

Personal Expenses

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Tip: You have a responsibility to use your time & talent for God's will. Spend no time trying to convince neigh-sayers. –Lynn Richardson

"Many people take no care of their money till they come nearly to the end of it, and others do just the same with their time." -Johann Wolfgang von Goethe

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Tip: "The fruit of your own hard work is the sweetest." -Deepika Padukone

“Never stand begging for that which you have the power to earn.” -Miguel de Cervantes

Personal Expenses

Business Expenses

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Tip: “Pleasure in the job puts perfection in the work.” -Aristotle

“Money is multiplied in practical value depending on the number of W’s you control in your life: what you do, when you do it, where you do it, and with whom you do it.” -Tim Ferriss

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Tip: “Through hard work, perseverance and a faith in God, you can live your dreams.” -Ben Carson

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