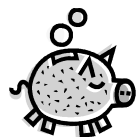


The Bank Lady

The Bank Lady, or Jeanne Corey as her family and friends know her, plays a special role in teaching children the importance of using money wisely. On behalf of North Penn Bank, she visits area public and Christian school classrooms to chat with students about saving money, charitable giving, and spending appropriately. She also challenges them about what they can do now to prepare for the future: be a person of your word, be friendly, courteous, and helpful. These qualities make a great banker—or employee of any kind. In addition Jeanne reads a story about money. The past three years she has used the following books as tools to teach sound financial principles:

The Value of Saving: The Story of Benjamin Franklin
by Spencer Johnson, M.D.

The Millionaire Kids Club
by Lynette Khalfani-Cox



Three Cups
by Mark St. Germain

Looking Back...

Where were you in October 2001? At Summit this date marked the birth of *The Women's LINK*. This issue commemorates the forty-fifth time a newsletter has been placed into the hands of the women in our church and community. It all began with a vision to bring ladies together. The *LINK* became a tool for communication and a venue for sharing. Marichelle Sunseri and Julie Manwarren brought us those early issues with Pastor Austin's oversight. After a time, Sarah Phillips joined the team as a proofreader and, with Julie's patient instruction, soon learned the nuts and bolts of putting it all together. Some of these early pioneers have been called to other ministries here and in various locations, and we've gone through multiple formats and changes. But our mission remains the same: linking women to one another and to the Word. We appreciate Pastor Mark for his past guidance and support, Amy Hannah for her help with proofreading, and Dar Sikorski for printing. And many thanks to the countless women (and men) who have shared their stories of God's faithfulness in these pages over the past eight and a half years!

The Women's LINK is a ministry of Summit Baptist Bible Church.



Money Matters

My little-girl eyes grew wide with wonder. Two tall brown paper bags stood at attention in the back seat of our car after church. Overflowing with groceries! Weeks before my dad's company went on strike. Between mandatory turns on the picket line, he worked a part-time job for two dollars an hour. Even back then, that amount of income could not cover the expenses. We lived very simply, but never once was there a late charge or an empty pantry or a missed piano lesson. I treasure those memories. I saw God's faithfulness first hand. A lesson I would fall back on years later when my husband fought to recover from a head injury and coma. When the future looked so foreboding. I will always remember sitting at my table, checkbook in my hand and tears in my eyes. Every bill was paid. God provided.

Money matters. Our finances affect every area of our lives. In past months the economy has spawned controversy and confusion, not to mention loss of jobs, homes, and dignity. National and personal debt levels have spiraled beyond imagination. Fear lurks in newspaper columns and in anxious conversations after the kids are in bed.

Jesus often talked about money. In fact the Bible is full of instructions, warnings, and advice about assets of all kinds. In this issue of *The Women's LINK*, we want to consider the subject of financial margin: balancing income and output, saving for the future, and helping others with what the Lord provides. Biblical financial principles, strategies for budgeting and debt reduction, plus stories of providential provision fill these pages. We've also included some helpful resources. Along with me, take time to peek into the back seat of your memory and remember God's blessings and never-changing faithfulness.

Sarah L. Phillips

Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which plunge men into ruin and destruction. For the love of money is a root of all kinds of evil...Flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. 1 Timothy 6:6-11

In this issue...

- Articles by:**
 Rob and Sylinda Alfred
 Ron Paull
 Barry Phillips
 Shirley Pisanchyn
 Jim and Dar Sikorski
 Shawn Stockdale
 George and Marilyn Zorgo

The Bible and Money

by Shawn Stockdale

The first job I ever had was working for my grandfather, whom we affectionately called Buddy. He started with humble beginnings, but over the course of his life managed to own the general store, the laundromat, and half the houses in the little 100 person town I would visit each summer. It was in that laundromat that Buddy taught me my first important lesson on work and finance. He had given me instructions on how to clean the washing machines. Being twelve years old and possessing more self-confidence than I deserved, I decided to clean the tubs differently than I had been instructed. It seemed to me a small thing, like moving the washcloth to the right instead of to the left, but Buddy assured me that if I wanted to remain employed, I better do it the way he taught me because “the boss is always the boss!”

Scripture is replete with texts that deal with money. According to popular Christian money guru, Dave Ramsey, God has given us more than 800 verses about money. Of forty parables given by Jesus in the Bible, almost half of them deal with the topic of money. As we look into this important matter, remember “the boss is always the boss!” God is the One whose instructions we need to follow. So let’s look at a few principles from God’s Word.



It’s all God’s—Not Ours!

From the very beginning in Genesis 2, when God placed Adam and Eve in the garden, He gave them the responsibility to tend and keep it. But it was His garden! God saw what they needed and gave it to them—all their needs were met—and still they set their hearts on something else, found security elsewhere, and became discontent. They forgot it was all God’s and that He had a perfect plan.

God places us on Earth and promises to meet our needs, but everything is His! He warns us not to set our hearts on riches but to find our security in Him. “Treasure” or money has the ability to bring some joy and be used for good, but also has the ability to draw our affections away and produce false security in something other than God. We have the responsibility to tend and keep what is His and what He provides with a proper attitude. “If riches increase, do not set your heart on them” (Psalm 62:10).

“Remember the Lord your God, for it is He who gives you the ability to produce wealth” (Deuteronomy 8:18). “For where your treasure is, there will your heart be also” (Matthew 6:21). It is all His; He has a perfect plan, and we are just stewards of His gifts.

It’s a Tool—Not a Treasure!

In the narrative of Joseph, a “rags to riches” story, we have a great example of a man who handled the wealth God gave him wisely. Although he lost family, friends, and employment, time and time again he ultimately trusted God’s plan and made wise choices, never knowing what the outcome would be. Joseph was able to find his security in God above things. When God eventually exalted him to a position of power, Joseph blessed his family with the riches God had given him, strengthened relationships around him, and impacted his family, his own people, his adopted nation, and the world.

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Providential Provisions

We met on a blind date in 1972 and married twelve months later. A year and a half into our marriage, we both became believers in Christ at a small church in New York State. Fall 1976 brought us to Pennsylvania for Jim to attend Bible college. During those early years here, God began to reveal Himself in some unique ways.

He used the body of Christ to answer a prayer and also show a little girl His faithfulness. Shortly before Jenn’s birthday, she wanted a Funfetti birthday cake more than anything else. As a struggling college student family, finances were extremely tight. We suggested this would be a good thing for her to pray for. We also

began to pray but chose not to reveal it to anyone else.

In the Old Testament, the Israelites were commanded to stack stones after God did something remarkable. This was to remind them and cause their descendants to ask about the reason for their presence. We were about to have an occasion to “stack some stones.” Less than a week after we began to pray about the cake, our doorbell rang. When I opened the door, all I saw were several bags of groceries on the steps. After searching for the donor without success, I carried them inside. Together we began to open the sacks. As we opened the second bag, there was a Funfetti cake mix

and matching frosting!

What an opportunity to rejoice in God’s answer to prayer and to share a special moment with our daughter. Though this was a seemingly small event, it stands as large in our memories as God providing manna for the Israelites. It was truly a God-thing and has become one of those stacks of stones in the Sikorski family that will be talked about for years to come.

Jim and Dar Sikorski have been married thirty-six years and have three daughters, Jennifer, Stephanie, and Amanda, a son-in-law, Brad, and two grandchildren, Tempie and Ana.



We’ve seen highs and lows in forty-two years of owning our business. During the past five years of decline, thinking it would help, we added new services. Our efforts were fruitless. Finally, on Christmas Eve, we decided to close our business. It temporarily felt as though a huge weight had been lifted. But then practical fears set in: possible bankruptcy, perhaps the loss of our home. At sixty-two, in “the great recession,” things looked bleak. Each day we sank deeper into six figure debt.

As Marilyn and I thought of how our Lord had supplied in the past, faith and prayer for God’s direction became more important than ever. I needed a job, fast. I identified only four solid print facilities and made the calls...no reply, freeze on hiring, not now, I’ll get back to you.

With no money coming in and thousands a month in

fixed overhead, time was not on our side. Then I made one final call, to the person who had not replied to my voice message weeks ago. Paul is the president of the largest and quickest growing print facility in the northeast. Somehow, he had never received my earlier voice message. Paul was almost speechless, telling me that the timing of my call was perfect. A week before, an opening had not existed. A week later, and he would have filled it. I was hired immediately! Buyers for some of our equipment also came along. God again provided the best in His time.

“The Lord is good, a stronghold in the day of trouble, and He knows them who trust in Him” (Nahum 1:7).

George and Marilyn Zorgo enjoy being part of the lives of their four married children and six grandchildren.



In our early years in Clarks Summit, money was tight as Rob was going to school full-time and working part-time. One occasion in particular stands out in my mind. It was payday, but Rob had to wait to pick up his check until after he finished his day of school and came home to change into work clothes. After he got to work and picked up the check, he had to get to the bank before he could go to the gas station to refuel the car, which was running on mere fumes. We seriously doubted the fumes would stretch that far.

While Rob was at work, I was searching for change somewhere in the house that would add up to buy just enough gas to get him through until he could cash his check. I wasn't finding anything. About that time the mailman delivered a large package on our porch. It was from a church we had never heard of in western Pennsylvania. It contained gifts for each of the kids, non-perishable food, and a package of paper plates. Although all of the items were welcomed as blessings, the item that blessed us most was the smallest one. Taped to the bottom of the package of paper plates was a \$5 bill. That was just enough money to tide us over until the paycheck was cashed. The Lord met our need in such an unusual way that we will never forget, and our children were right there to see and enjoy the blessing as well.

Rob and Sylinda Alfred live in Dalton with their three school-age children and have experienced many unusual blessings from God in the fifteen years they have lived in the area. They have two grown children who have also shared in those blessings.

I have been young, and now am old; Yet I have not seen the righteous forsaken, Nor his descendants begging bread. Psalm 37:25

“Jesus gave up all his treasure in heaven, in order to make you his treasure (1 Peter 2:9, 10) When you see him dying to make you his treasure, that will make him yours. Money will cease to be the currency of your significance and security, and you will want to bless others with what you have. To the degree that you grasp the gospel, money will have no dominion over you...” (pages 67, 68).
-Tim Keller, *Counterfeit Gods*



Resources:

www.66ways.org
www.angelfoodministries.com

Margin by **Richard A. Swenson, M.D.**
Counterfeit Gods by **Tim Keller**

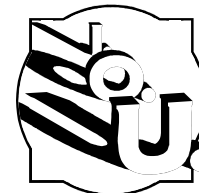
Dave Ramsey has many books and resources addressing many aspects of finance from a biblical perspective.

Larry Burkett's books also provide helpful financial guidance.

Both authors have resources for various age groups.

by Ron Paul

One of the most frustrating things in my life has been dealing with debt. Having debt is like having a dangerous animal as a pet; eventually it may turn and bite you. Proverbs 22:7b says “the borrower is servant to the lender.” When we borrow we presume on the future, and one thing is sure: we are not very good at forecasting the future! A wise business partner often reminded me not to count my chickens before they hatched. I would be much better off today if I had heeded that advice much earlier in my life.

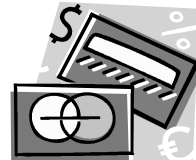


So what does one do if by chance or poor choices they find themselves

in debt? I believe the first step is recognizing to whom all this stuff belongs and from whom the ability to earn is given. Scripture says in Psalms 24:1, “The earth is the Lord’s, and everything in it, and all who live in it.” The Old Testament prophet, Haggai, wrote “‘The silver is mine, and the gold is mine,’ declares the Lord Almighty” (2:8). And Deuteronomy 8:18a reminded the children of Israel, “But remember the Lord your God, for it is He who gives you the ability to produce wealth!”

The next step is to pray. Ask the Lord to help you become debt free and establish a *mindset* that will keep you free from the burden of debt. One of the best resources I know for doing this is Financial

Peace University by Dave Ramsey. Classes are held locally by churches in our area (see information box on page 4). If you are unable to attend a class, Dave Ramsey has many “do-it-yourself” books about sound financial principles and practical helps to manage money, debt, and savings.



There is no magical method to get out of debt, but being aware of each creditor and making a list with the balances and interest rates is crucial. This will help you decide which to pay off first. One method of determining which debt to pay off first is to pick the one

Continued, page 4

From page 2

In the New Testament, Jesus tells a parable about a steward (Luke 16:1-13), showing the truth that money is given to us for the purpose of blessing others...a counter-cultural thought in our consumerism society. A portion of an article by Ray Steadman, “What is Money For?” states, “Jesus says there is one thing you can take with you—friends! Meaningful personal relationships, ties of spiritual life-sharing, family ties in Christ, all these survive death...If you are wise, you will use your money to make friends” (Luke 16:9). Don’t be a fool and think your money is gained by your own strength, to be used for your own pleasure. “The earth is the Lord’s, and all its fullness...” (Psalm 24:1). “You cannot

serve God and money” (Matthew 6:24). “One’s life does not consist in the abundance of his possessions” (Luke 12:15). “The righteous is generous and gives” (Psalm 37:21). Give it away cheerfully, no matter how much or little you have; use it to influence people and bring them to Christ. And remember to focus on the God who gives, for He is our true treasure and provider of our needs!

Shawn Stockdale is a financial planner and also owns a tax and accounting business in Clarks Summit. He loves living in the country near Elk Mountain where he plays in his backhoe, hunts deer, and enjoys life with his wife, Kay, and his children.

Dump Your Debt

From page 3

with the smallest balance and attack that one first. So if you have thirty dollars extra, don't spread it out over all your debts, but apply it all to the smallest one. Then when that one is paid off, take everything you were paying on the first debt and apply it to the next smallest balance. Repeat this until all your debts are paid. This gives many people a great feeling of victory over their debt. You may also choose the debt with the highest interest rate and apply the same principle.

Listing everything you own is also something you need to be willing to consider. Maybe you have something you could sell that would help reduce your debt. I sold a motorcycle that had significant sentimental value to me. It had been my dad's bike. This wasn't easy to do, but I believe God blessed that decision. It was a big step toward getting our family out of debt.

The next thing is to put together a spending plan (budget). Ask yourself: Do I really need this? If so, can I do it for less? We live in such an opulent society and have this idea that we really need all this stuff. Things like cable TV,



cell phones, eating out, and new cars are not necessities. We have grown so accustomed to getting what we want *now* as opposed to saving up.

As a financial planner I have the opportunity to sit down with many different people. Some have much and are just getting by, while others may have very modest accounts but always seem to have enough.

I believe real wealth is not measured by how much a person has but rather by the amount of MARGIN with which one lives! Margin is the amount left after you

have paid your obligations. If you make \$3000 a month and your expenses are \$2800 a month, you have a \$200 margin. Once you are out of debt, it is important to maintain margin. It is very tempting for many, after struggling to pay their debts off, to "reward" themselves for all their hard work with the very thing that caused them so much pain in the first place—a new debt! After all they reason, we now have great credit since all our debt is gone.

Instead of acquiring new debt, let's start fresh by freeing ourselves with the establishing of greater amounts of margin in all areas of our lives. This will free us to serve and do as God directs in our lives.

Financial Peace University is offered periodically at Heritage Baptist Church in Clarks Summit (587-2543) and Faith Baptist Church in Peckville (383-0330).

Ronald Paull and his wife, **Becky**, have six daughters and live in Nicholson. Ron is the owner of Keystone Retirement Resources, Securities and advisory services offered through NPC, Member FINRA, SIPC, a Registered Investment Adviser.



Margin Mindset

by Shirley Pisanchyn

If you were to acquire a million dollars, how would you change your lifestyle? Would you buy a dream house, a boat, take the vacation of a lifetime, pay off debt, or "save it for a rainy day"? Answering this question honestly can help determine your money mindset. There is nothing wrong with dream houses, boats, or vacations—if you can afford them.

How many times in the past year have you heard the phrase, "In today's economy....." Should we strive to be good stewards of our finances only when the economy is bad? To do that would only be to stay afloat, to never improve our current situation. Would you not rather soar?

Many articles have been written on how to spend less on goods and services you currently employ, but what you may really need is a money-mindset-overhaul. *How you look at saving and spending money will determine your financial situation.* It has nothing to do with your current income. If you think nothing of spending ten dollars at the store, you will think nothing of saving ten dollars. However, over time it is a huge deal. Change your mindset. Make it a game. See if you can spend less this week at the grocery store. When my husband and I bought our first home, I would go to the store and ask myself what I would rather: a weekender bag of potato chips and a canister of iced-tea mix or something we needed for the house—like paint! I chose the paint.

Many years ago I started using cash for my budgeted grocery amount. At first I was a little intimidated because now I had to mentally keep track of what I was buying. Then I made a game of it. Anything I did not spend, I could keep. However, that meant I had to be more creative about the meals I would prepare. I decided to buy "ingredients" rather than prepared/semi prepared foods. In less than a year I had over \$500 saved. I was then able to help someone in need. That felt much better than buying the junk food I did not need in the first place. I have been doing this ever since and have saved thousands over the years. I'm saving up for that vacation of a lifetime!

Saving money is like gaining weight. What is your mind-

set? Have you ever tried to lose ten pounds? A 100 calorie cookie may seem harmless or harmful, depending on your mindset. What happens when you eat thirty-five of them? You *gain* a pound. Saving a dollar may seem useless until you have done it ten times. If it still seems useless, change your mindset. Small quantities add up quickly.

For the goods and services you *must* buy, search for the best deal. For everything else, consider going without, at least until you have a six-month reserve saved in case of emergency. Here are some suggestions for living well financially:

- Eliminate your debt, including your mortgage. Every extra dollar you put on your monthly mortgage saves more than one dollar in the long run.
- Simplify your life; reduce your standard of living.
- Spend less than you earn.
- Save aggressively. Increase the amount as you reduce your debt.
- Give generously. Increase the amount as you reduce your debt.

Search the internet for other "money saving tips." You will find many beneficial ideas, but only if you implement them! Here are a few tips to get you started:

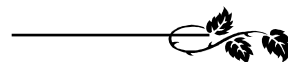
- Get organized; avoid buying doubles and paying late fees.
- Avoid waste and wasteful spending.
- Take advantage of your local library: borrow books, DVDs, magazines, and more.
- Avoid eating out except for *special* occasions.
- Turn off the lights in unoccupied rooms.
- Buy used when possible.
- Turn down the thermostat in winter; consider going without air conditioning in the summer.
- Pay off your credit card in full every month. If you can't, perhaps you are buying more than you need.

Shirley Pisanchyn and her husband, **Wayne**, have seven children and reside in Dalton. Shirley enjoys bargain hunting and entertaining in their home.



Building a Budget

by Barry Phillips



We've all heard the saying: "To fail to plan is to plan to fail." A budget is a plan specifying how resources (in this case money) will be allocated or spent during a particular time period. It's a spending plan. The goal? To manage the resources God gives us in a way that pleases Him. Financial margin doesn't just happen. We need a plan. There are many ways to set up a budget. This plan is one that has worked for us for over thirty years. Perhaps these suggestions will serve as a guide and give some practical ideas on how to implement a budget – and stick to it! (There is a worksheet on page 6 to use as a guide.)

List all your annual, monthly, and weekly expenses. Write down what you actually spend in the left-hand columns on the chart on page 6. Begin with fixed expenses such as mortgage, taxes, debt repayment, etc. Then move on to variable expenses. If you don't know what you're spending, keep track for the next month. It's good to know your true financial situation and then work toward realistic goals.

Consider savings goals (even if you don't save now). Saving includes two levels:

Short-term: car repairs/replacement, home maintenance, gifts for Christmas and birthdays, six to nine months living expenses in case of job or health loss, vacations, etc.

Long-term: home down payment, retirement, children's education and weddings, etc.

List all your sources of income (gross and net amount of each on a yearly, monthly, and weekly basis).

Plan to give to the Lord regularly. "On the first day of the week let each one of you lay something aside, storing up as he may prosper....So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (1 Corinthians 16:2; 2 Corinthians 9:7).

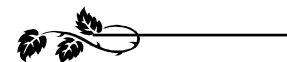
Compare your income with your expenses. This is the time to take a good look at your variable expenses. Ask yourself the hard questions. Do I need this? Can I find a cheaper, yet satisfactory, way to meet this obligation, need, or desire? It is easier to cut back on expenses than to add more income. Pray for wisdom; think creatively. Write down your adjusted budget amounts in the right-hand columns under each category on the chart.

Move toward two levels of accountability.

Ask another person or couple you trust to look over your budget. Discuss ways to better manage your resources, looking for new and objective ideas you haven't thought of before.

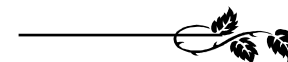
Use the "envelope system," and pay with cash for variable expenses as much as possible. Each pay period, place the designated amount into envelopes. We have a set amount for categories such as: groceries, gasoline, haircuts, clothing, vitamins, gifts, music lessons, miscellaneous, and we each receive a small allowance. When the money's gone, it's gone. We've had to tweak the amounts and evaluate our budget every so often, but this helps us limit our spending. We try to save up for bigger items.

Remember a budget is not a taskmaster. Make it work for you, and enjoy the freedom of financial margin. "Aspire to live quietly and to mind your own affairs, and to work with your hands, as we instructed you so that you may walk properly before outsiders and be dependent on no one"(1 Thessalonians 4:9-11, 12).



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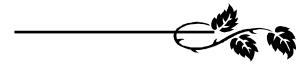
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Budget Worksheet

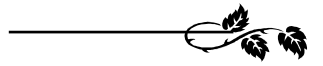


Expense Categories	Annual Amount	Monthly Amount	Weekly Amount
Housing - mortgage or rent payment			
Utilities - electric, gas, sewer, water	List individually.		
Car - payment, maintenance, repairs	List individually.		
Insurance - car, health, life	List individually.		
Taxes - federal, state, county, local, school	List applicable taxes individually.		
Debt Reduction - if needed	List each creditor and the amount owed.		
Food			
Clothing			
Home Maintenance			
Co-pays, Rx, Dental Expenses	List individually.		
Savings - Short-term	List categories separately.		
Savings - Long-term	List categories separately.		
Vacation, Eat out, Entertainment			

Barry Phillips and his wife, Sarah, have three daughters. Barry has been an educator for over thirty years and is a "life-long learner" (and still learning). He enjoys gardening, birding, reading, and helping others in the community.



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