STEPS TO FINANCIAL FREEDOM

BOOMERANG INTERNATIONAL

1. Know your income
2. Tithe (10% of your increase)
3. Give/sow for abundance
4. Know your outflow
5. Get your budget in the positive
6. Cut your monthly budget as much as possible
7. Budget monthly debt payoff money
8. Payoff lowest *DOLP debt first
9. Put back $1000 cash ASAP
10. Budget monthly savings
11. Save 3-6 months of income
12. Budget misc. monthly spending money
13. Budget monthly fun/play money

*DOLP: Done On Last Payment = Balance / Min. Monthly Payment -From David Bach

Budgeting Worksheet For: ____________________________

	Amount	%
Total Monthly Income, after tx:	_______	
Tithe:	_______	
Sowing-		
_______________:	_______	
_______________:	_______	
_______________:	_______	
Savings:	_______	

TOTAL Monthly Income, After Taxes:

TOTAL Monthly Giving:
TOTAL Monthly Savings:
TOTAL Monthly Bills:
TOTAL Monthly Debt:

Monthly $$ To Erase Debt:
Monthly $$ To Misc.:
Monthly $$ To Play:

Monthly BUDGET Left Over:	

Average Monthly Bills-	**Amount**	**%**
Rent:	_______	
Groceries:	_______	
Vehicle Fuel:	_______	
Restaurants:	_______	
Electricity:	_______	
Water:	_______	
Sewer:	_______	
Trash:	_______	
Htg. Fuel (oil,etc):	_______	
House Insurance:	_______	
Car Insurance:	_______	
Life Insurance:	_______	
Cable:	_______	
Internet:	_______	
Home Phone:	_______	
Mobile Phones:	_______	
Landscaping:	_______	
Dry Cleaning:	_______	
Health/Athl. Club:	_______	
Prpty. Tax- Car:	_______	
Prpty. Tax- Home:	_______	
_______________:	_______	
_______________:	_______	
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_______________:	_______	
_______________:	_______	

DEBT BEING ERASED!

Company/ Credit Card:	Monthly Payment:	% of Incm.	Balance:	Limit	% of Limit	Dolp Score
Mortgage:	________		________	________		
Car Loan 1:	________		________	________		
Car Loan 2:	________		________	________		
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