

# MY STEWARDSHIP GUIDELINE

Whenever I receive money, I will:

**Share** \_\_\_\_\_ %

**Save** \_\_\_\_\_ %

**Spend** \_\_\_\_\_ %

**Total** 100 %

**As a steward, it's important to take care of the resources God has blessed me with. These resources include my:**

**Time:**

The minutes and hours that make up my days.

**Talents:**

My skills, abilities, personality traits, etc.

**Treasures:**

My money and other financial resources, as well as my possessions.

Put this page in front of your Cash Cache to remind you how you want to steward your money.





# MY SHARING GOAL

My **SMART** sharing goal is:

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My goal will take \_\_\_\_\_ months/years to accomplish.

Draw a picture of your goal or cut out pictures from magazines or the Internet.

**S**pecific  
**M**easurable  
**A**chievable  
**R**esults-based  
**T**imed

This goal will take (check all that apply):

\_\_\_\_\_ **Time**. How much? \_\_\_\_\_

\_\_\_\_\_ **Talents**. Which ones? \_\_\_\_\_

\_\_\_\_\_ **Treasures**. How much money? \_\_\_\_\_



# MY SHARING TRACKER

Sharing is an important component of stewardship. Use your Sharing Tracker to keep track of how you share your time, talents and treasures.

Be sure to keep your stewardship guideline in mind.

Month	What I've Shared		
	Time	Talents	Treasures

**Tip:**

Use the SHARE pocket of your Cash Cache® to keep your money safe until you're ready to give it away. That way, you won't be tempted to spend it.



# MY SAVING GOAL

My **SMART** short-term saving goal is:

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My goal will take \_\_\_\_\_ months/years and \$\_\_\_\_\_ to accomplish.

Draw a picture of your goal or cut out pictures from magazines or the Internet.

**Tip:**

Investing your money is a great way to save for your long-term goals.

**S**pecific

**M**easurable

**A**chievable

**R**esults-based

**T**imed



**THRIVENT**  
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# MY SAVING TRACKER

Saving is an important component of stewardship. Use this Saving Tracker to keep track of the money you save.

Date	Amount Saved	Total Saved



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# MY INVESTING GOAL

My **SMART** long-term saving or investing goal is:

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My goal will take \_\_\_\_\_ years and \$\_\_\_\_\_ to accomplish.

Draw a picture of your goal or cut out pictures from magazines or the Internet.

**S**pecific

**M**easurable

**A**chievable

**R**esults-based

**T**imed



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# MY INVESTING TRACKER

Investing is an important way of saving for your long-term goals. Use this sheet to keep track of the money you invest

Date	Amount Invested	Total Invested



# MY SPENDING WISHLIST

1. In the left column, list everything you want or need to buy.
2. Run the items one by one through the Gotta-Have-It Gauge.
3. Rewrite your Spending Wish List, listing most-wanted items first, less-wanted items last. Your prioritized list is now a spending plan you can use to help you make the most of your money and help you get what you really want!

My Spending List	Gotta-Have-It Gauge
<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<p><b>Ask yourself these questions:</b></p> <ol style="list-style-type: none"> <li>1. Do I need this?</li> <li>2. If not, do I at least really want it? (Will I still really want it tomorrow?)</li> <li>3. Is this something I must buy now? (Or can I take some time to think about it?)</li> <li>4. Am I sure that it will get used or worn frequently?</li> <li>5. If I buy it now, will I have enough money left over to buy the other things I'll need soon?</li> </ol>
	<p><b>Rewrite your Wish List in order of most to least wanted.</b></p>
	<p><b>My Spending Wish List in Order</b></p> <ol style="list-style-type: none"> <li>1. _____</li> <li>2. _____</li> <li>3. _____</li> <li>4. _____</li> <li>5. _____</li> </ol>

**Run each item on your Wish List through this gauge.**



# MY SPENDING TRACKER

Carry your Spending Tracker with you everywhere and record, record, record! Write down what you do with the money in your SPEND pocket. Even the 75¢ you paid for soda at school. The more specific you are, the more you'll know where your money is going.

Date	Description	Amount



# MY MONEY DIARY

Once a week, take the information from your Spending Tracker and record it in your Money Diary to get a big-picture view of how you're using your money.

**My Money Diary for the week of** \_\_\_\_/\_\_\_\_/\_\_\_\_

<b>MONEY THAT CAME IN</b>	
Allowance	\$
Job	\$
Gifts	\$
Other:(specify)	\$
Other:(specify)	\$
Other:(specify)	\$
<b>TOTAL Money In</b>	\$

<b>MONEY THAT WENT OUT</b>	
Share _____%	\$
Save (including Invest) _____%	\$
Spend _____%	\$
Entertainment (movies, movie rentals, video games)	\$
Food (pizza, candy, snacks, soda/pop)	\$
Clothes	\$
Shoes	\$
Sports (equipment, uniforms, fees)	
Computer, cell phone, texting	
Gifts	
School lunch	
School supplies	
Personal care (shampoo and conditioner, make-up)	
Books and magazines	
Music (CDs, downloads)	
Other:(specify)	
Other:(specify)	
<b>TOTAL Money Out</b>	
<b>TOTAL Money In minus Money Out</b>	

