**Relationship Topic** – 4C’s Accounting Tool hearwelldone.org

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| **4C’s ACCOUNTING TOOL** – To Give An AccountIt’s how you KNOW where God’s Money is – so you can DO what He tells you to do with it. **What are the 4C’s?** Four Principles of Financial Faithfulness**C** APTURE – Every penny in, and Every penny out.**C** ATEGORIZE – Every Income goes to a category, Every Expense comes from a category.**C** OMPARE – How much is left to spend in that Category before the end of the month?**C** HANGE – “God, do you want me to change money between categories & spend less there to have more here?**HOW IT WORKS**Your 4C’s Accounting Tool **divides your checking account** into spending categories. Every day – you Give An Account of yesterday’s transactions. Enter them in your Checkbook Tab, Cut and Paste them into their category, so you know how much is left to spend. Each Income dollar **goes to** the Paychecks Category – to be distributed to all categories at the end of the month – so the money is there when the bill comes due. Each Expense dollar is **subtracted from** its spending category – leaving you less remaining balance available to spend this month. If your Checkbook Tab has a **Green $0.00** – you’re done!**WHAT WILL HAPPEN?** Knowing what you have in each category helps you ask God **if** He wants you to spend and **how much**? Ask Him, It’s His money! He will tell you. The Secret? **This month’s income pays next month’s bills**. If an expense exceeds the category, God may have you wait until next month, or Change money from another category to this one (leaving less to spend there, and more to spend here). You will learn the voice of God (He delights in these conversations with you). You will see Him provide in ways you couldn’t imagine. You will come into unity with your spouse. Walking in the Spirit financially – means **God makes your money decisions**. Obedience brings blessing! Stress will leave, peace will come, bills will be paid on time, debt will decrease, giving and saving will increase. And the increased conversations you have with your Heavenly Father about His money and your obedience will **grow your relationship deeper with Him!** It’s unavoidable. **THE SNOWBALL EFFECT**God wants **His people to be debt free.** His plans for you are not to be slave to a lender (Proverbs 22:7, I Cor 7:23, Romans 13:8) Removing debt **frees His money** for His purpose, but more importantly **frees His people** from bondage. **The Debt Snowball eliminates debt**. First, move all debts to minimum payments. Then, put every available penny towards the principal of your smallest debt. As each smallest debt is paid off it’s monthly payment is added to the minimum payment towards the next smallest debt creating a snowball effect, increased by any extra money God miraculously provides. **Do not underestimate the power of obedience momentum!** Ask God how to celebrate each milestone. Be faithful to continue! Obedience brings joy! God’s blessing will follow.**NEXT STEPS** – **Send me** the **4C’s Accounting Tool Data Sheet** – and I will build your Hear Well Done 4C’s Accounting Tool free of charge. You only need Microsoft Excel, a mouse, and access to online banking each day. You can account for your 3-4 daily transactions easily within 5-10 minutes per day. A small price to pay to eliminate stress, get on the same page with your spouse, and learn to hear and obey God financially.  |

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| **CHALLENGES -** Your Three Biggest Challenges Will Be: **#1) – The initial** **shock** of entering your desired monthly spending & saving by category, only to realize it’s twice your monthly take home pay. (It’s ok, it happens to everybody! God has the right amount for each category.)**#2) – Believing God** for “Seed Money.” For this month’s income to pay next month’s bills, you need to be one month ahead. God will miraculously provide that seed money, so each month’s income pays next month’s bills.**#3) – The discipline** of just 5-10 minutes daily – looking online, and entering yesterday’s transactions into your Checkbook Tab and Category Tab – so you match the bank and the credit card daily, and know how much is left.We will help you step by step! This **4C’s Accounting Tool** is not theory, we have used ours daily for years, & have helped others become faithful. **Financial Faithfulness** is **knowing** where God’s money is and **doing** what He tells you to do with it. Accounting and Obeying. Great peace and joy await you in this journey. Call us - 513.260.6908**THREE STEPS - to UPDATE 4C’s DAILY** (To Give An Account) **STEP 1: GET READY: Open your Tools**Open your 4C’s Accounting Tool – and your Bank Online**STEP 2: GET SET:** **Look for the Green $0.00**Your Checkbook Tab should have a Green $0.00 Cell on the top right hand side… That means yourCheckbook Balance, Bank Balance and the Categories Summary balance all match from yesterday. That’s it!You’re ready to begin – just Give An Account of any new transactions which posted this morning from yesterday.**STEP 3: GO: Enter Yesterday’s Transactions And Get New Totals**Checkbook Tab: **Type in** the new transactions from yesterday and its category. Drag the new total, & red asterisk. Category Tab: **Copy & Paste** the transaction into it’s Category. Drag the new total – & red asterisk. That’s it!The Checkbook Tab will go back to the Green $0.00 Cell. You match the bank, & know what’s left in each category.This takes about 5-8 minutes every morning before you go to work. You can hear and obey whatever God tells you to do today financially. It will bring unity in your marriage, finances will be a joy and a testimony! And your relationship with God will grow! If you obey with money you’ll obey with anything! And He adds a blessing!FINALLY – There are **THREE REQUIREMENTS** in order for this to really work. There are many budgeting tools out there. Some a lot cooler than this one, but this isn’t about budgeting, it’s about obeying, Giving An Account – Letting God make your money decisions. It’s not about money – it’s about relationship!**#1) Are you committed to fully obey no matter what God tells you to do with His money?** You will find some things in His Word which are completely different than what you think right now about money – how you were raised, or what you currently do in your money habits. **Are you willing to obey no matter what** He tells you? If not… what God says – doesn’t matter – you’re probably not ready for a Financial Obedience Tool. |

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| **#2) Are you willing to GIVE AN ACCOUNT DAILY?** Probably five to eight minutes a day or less, sometimes none. God gave the secret weapon to obeying financially. “Give An Account Daily!” He said, “Know the condition of your flock, give careful attention to your herds, for riches don’t last forever and a crown is not secure to all generations.” He said to Give An Account like a shepherd, not a farmer. If He said, “Give an account of your crops – you would do your 4C’s Tool every spring and fall, but He said flocks not crops. Shepherds give an account of their sheep every day! It’s God’s Secret to obeying with His money – Give an account daily – so He can make your money decisions. He’s really good at it!**#3) Are you willing to sell the car?** It might be different for you – it might be the boat, or the motorcycle, it might be ‘Sell everything you have, give to the poor, then “Come, follow me.” It might be to start tithing, or to change something you are doing or believing financially that is not God’s Word, God’s Will or God’s Best – a wrong view of money, disobedience in any area – something that’s not fully surrendered to Him. His Ways are not our ways. They are most often just the opposite. Are you willing to sell the car if He tells you? If not, you may be like the rich young ruler who wanted to give God everything! Just not His money.**If you are willing to do these three things, God just set you free financially – the money will follow!** It’s not even being completely out of debt that sets you free financially, or having enough money in the bank to do what you want – when you want to. Some people are not making payments – but are still in bondage to money. They don’t really let God make their money decisions. They still serve money. It’s not what’s in your bank that makes you free, it’s what’s in your heart. **Your decision to fully obey with money** – no matter what! That’s what makes you free financially! God will take over your money decisions. You will be set free and the money will follow!Can’t wait to see how God shows you **what Freedom feels like!** What **debt-free feels like**, what **being ‘uncursed’ feels like**, what **hilarious giving feels like!** What it feels like when money every day becomes not a struggle **but a testimony!** You will see Him do crazy things. Great Joy is waiting!Fill out this **4C’s Accounting Tool Raw Data Sheet** and we will build your tool – at no charge. We’ll check back with any questions, then we will walk with you for seven days in a row until you can do it in your sleep. This is really easy! Like riding a bike, you’ll never forget! It will change your life completely and your children and their children. Call us at 513.260.6908 (hearwelldone.org) – We would love to help you walk in the joy of obeying financially! **It’s what freedom feels like!** So God can take you places you never dreamed!  |

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| **4C’s ACCOUNTING TOOL DATA SHEET**Initial Questions: Do you have a Checking Account? \_\_\_\_\_\_\_ Bank? \_\_\_\_\_\_\_\_\_\_\_ Online Access? \_\_\_\_\_\_\_How do you make purchases? - Checking Acct? Debit Card? Credit Card? Other? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Do you have a computer with Microsoft Excel? \_\_\_\_\_\_\_RE Income: How often do you get paid? (15th/30th) Or Every Other Friday? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**MONTHLY INCOME:** Expected Date Expected Gross Expected Net

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| --- | --- | --- | --- |
| Paycheck 1 |  |  |  |
| Paycheck 2 |  |  |  |
| Paycheck 3 |  |  |  |
| Paycheck 4 |  |  |  |
| Other Income |  |  |  |
| TOTAL Monthly Income |  |  |  |

**GIVING:** Tithe: 10% of Gross Offering: \_\_\_\_\_\_ % of Gross (Enter desired percentage or amount)**DEBTS:** Current Bal Int Rate (%) Monthly Pyt Min Pyt Due Due Date Amt Behind Asset Value

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Mortgage |  |  |  |  |  |  |  |
| 2nd Mortg |  |  |  |  |  |  |  |
| StudentLoan |  |  |  |  |  |  |  |
| Car Loan |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Other Debt |  |  |  |  |  |  |  |
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**MONTHLY EXPENSES:** Monthly Payment/Svgs Due Date Amount Behind

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| --- | --- | --- | --- | --- |
| Tithe | 10% |  |  |  |
| Offering |  % |  |  |  |
| Medical Insurance |  |  |  |  |
| Life Insurance |  |  |  |  |
| Credit Card |  |  |  |  |
| Student Loan |  |  |  |  |
| Other Loan |  |  |  |  |
| Other Loan |  |  |  |  |
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| **MONTHLY EXPENSES:** Monthly Payment/Svgs Due Date Amount Behind

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| --- | --- | --- | --- | --- |
| Rent |  |  |  |  |
| Renters Insurance |  |  |  |  |
| Gas |  |  |  |  |
| Electric |  |  |  |  |
| Cable |  |  |  |  |
| Hulu |  |  |  |  |
| Other |  |  |  |  |
| Other |  |  |  |  |
| House Maintenance |  |  |  |  |
| Cell Phone |  |  |  |  |
| Car Payment |  |  |  |  |
| Car Gas |  |  |  |  |
| Car Insurance |  |  |  |  |
| Car Savings |  |  |  |  |
| Grocery |  |  |  |  |
| EatOut |  |  |  |  |
| ChildCare |  |  |  |  |
| YMCA |  |  |  |  |
| Pets |  |  |  |  |
| Haircuts |  |  |  |  |
|  |  |  |  |  |
| Christmas |  |  |  |  |
| Birthday |  |  |  |  |
| Gifts |  |  |  |  |
| Clothes |  |  |  |  |
| School |  |  |  |  |
| KidsSports |  |  |  |  |
| Vacation |  |  |  |  |
| Emergency |  |  |  |  |
| STSavings |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**ASSETS:** Current Balance/Asset Value Today’s Date

|  |  |  |
| --- | --- | --- |
| Checking Account |  |  |
| Savings Account |  |  |
| Car Value |  |  |
| Car Value |  |  |
| Investment Value |  |  |
| Investment Value |  |  |

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