**How2** – 4C’s Accounting Tool hearwelldone.org

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| What is the 4C's Accounting Tool?    The **4C's Accounting Tool** from hearwelldone.org - is a **self contained Excel based Financial Accounting System**, that allocates the money in your checking account - between spending categories – so you can **give** what God tells you to give, **save** what God tells you to save, and **spend** what God tells you to spend.  The Hear Well Done **4C's Accounting Tool**: helps you know where God's money is, so you can ask Him what He wants you to do with it.  This is financial obedience.   If you don't have an Accounting Tool that covers the 4C's, and is easy to use, **Hear Well Done**will give you free of charge the **4C's Accounting tool**, and help you customize it for your personal use - for anyone willing to use it faithfully for at least 30 days.  (Call us: at 513.260.6908 or [kelly@hearwelldone.org](mailto:kelly@hearwelldone.org))  The 4C's Accounting Tool tells you (Of your total checking account balance): - How much you have available to spend in each category **right now**, and - How much you have spent in each category **over time.**  The 4C's Accounting Tool helps you: **C apture**  (every dollar in and out)  **C ategorize**  (assign every dollar to and from categories)  **C ompare**  (how much is available to spend for the rest of the month), and **C hange**  (money between categories - as God directs) - spending less there to have more here.  4C's Accounting Tool Components:  **1)  A Checkbook Tab -** the 'ledger' for everything that comes in and goes out of your Checking Account.          **2)  A Category Tab -**  a separate ledger for each spending area What you currently have available to spend in this area, and everything you have spent over time. Most people have about 30+ categories:  Rent, Gas, Grocery, Electric, Phone, Cable, Car Payment, Car Gas, etc.  **3)** **An End of Month Tab** The End Of Month Tab confirms that your income this month – covers the needed amount for each category for next month. Every paycheck goes to a paychecks category – to pay next month’s bills. On the 31st of each month you will distribute this month’s income – to pay next months bills. So the money is there when the bill comes due. **These are the three most important components**.  With just these three you can **Account and Obey daily**. |

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| **Financial Faithfulness:** Knowing where Gods money is and doing what He tells you to do with it. **4C’s** are Four Principles of Financial Faithfulness: Capture, Categorize, Compare and Change. Your **4C’s Accounting Tool** – helps you know where God’s money is, so you can ask Him what He wants you to do with it. He will tell you. He can manage it better than you. Secret: This month’s income pays next month’s bills. See [hearwelldone.org](http://www.hearwelldone.org) | **4C’s: Capture –** Every dollar in and every dollar out. **Categorize –** Every Income goes to a category, every Expense comes from one. **Compare** – How much is left, how many days before next paycheck. **Change** – “Change” money between categories. Spend less there to have more here. Ask God, He will tell you. |

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| Several additional sheets in your **4C's Accounting Tool are extremely helpful:**  **4)**  **Options Tab**  Like the End Of Month Tab – this is for “what if” financial considerations. What if got a part time job, or a raise, or we decided that mom would stay home – what would each category receive then?  **5)  30 Day List Tab**  A place to list desired financial purchases beyond normal living expenses. This is such a helpful tool to guard against impulse buying. When we buy before God’s timing – we just buy the wrong thing, pay too much, and miss out on His best. The rule of the 30 Day List – is list the top 6 things you want to buy next. Only buy the first thing on the list – after waiting 30 days. If the priority list changes – wait another 30 days before buying the 1st thing. You will be shocked at how God provides way more than you think you need or can afford, and how many things you really don’t need as much as you thought. Just a simple tool – to wait on God’s best!  **6)  Debt Tab**  This captures the Debt Snowball – as God eliminates every debt from the smallest to the largest. Until you serve Him alone.  **7) Monthly Progress and Monthly Spent Tabs**  Monthly Progress – Category Balance and the beginning of each month – for the year.  Monthly Spent – Total Spent by Category each month of the year. Optional but helpful tools.  **4C’s Accounting Tool Requirements:**   1) Microsoft Excel  (a mouse would help – but not required) 2) We will customize your 4C’s Accounting Tool with your personal categories  3) You will need online access to your bank account - so you can update your Accounting Tool daily  **Special Offer – Free Accounting Tool**  If you have an accounting tool that you really use daily, and covers the 4C’s – stick with it. But if you don't have an accounting tool, or one that you really use daily.  If you're willing to use the **4C's Accounting Tool** for at least 30 days:  Call us - and we'll help you customize it **free of charge** for your personal use.  This will take just a little work on your part & ours, but if you are willing to begin '**accounting**' so you can start **obeying** financially - to live your Best Life! We will help you!  There are **only 4 things** you can do in this tool: **Enter an expense**. **Enter an income**. **Change money between categories** as God directs– (spend less there to have more here). And **End Of Month Distrubution** – filling each category on the 31st – with this month’s income to pay next month’s bills.  That’s It! After 3 days it will be like riding a bicycle – you’ll never forget. |

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| How It Works You don't have to track expenses for 30 days trying to build a budget that's outdated in a month -  Don’t hate me, but a budget is just a snapshot of what you wish was happening… You don’t live by a budget, you live by categories! **You can be faithful financially starting today! Just Give An Account & obey daily**.   Know where God's money is - Do what He tells you to do with it.  Ask Him, He’ll tell you. And we will help you!  Easy as 1-2-3  1) Look at your Checkbook Tab. If there is a Green $0.00, look at your **Bank Balance online** from yesterday – If it’s the same number you’re ready to begin. Just process every transaction since then!  2) Enter the transaction into your **Checkbook Registry** – get a new total, and identify the Category it is going to or coming from. Then paste it to its Category and get a new total there. Just be sure the Red Asterisk symbol is always to the right of every new total. If the Green $0.00 in your Checkbook Tab remains. You’re done.  3) Just review how much remains to spend in each Category this month – and ask God **what He wants** you to spend.  To Update your Accounting Tool: Give An Account of Yesterday’s Transactions:  Assign yesterday’s income **to** the paychecks category – to be distributed at the end of the month; and assign yesterday's expenses **from** its category - to find out what you have left available to spend this month.    **All Income** in the Paychecks Category is distributed to all Categories at the end of the month – so the money is there when the bill comes due.  **All Expenses** come from their Category leaving a new balance available to spend before next paycheck.   **Any credit card** spending - is moved from the spending category it came from (i.e. "Grocery")  - to your VISA, MASTERCARD, or Discover Card category - so the money is there to pay the credit card bill when it comes due!   **This** is so simple - and brings incredible peace and joy!  What money manager wouldn't track his master's money?  God owns it all.  We are stewards.  **Don't let the devil lie to you**.  It's not too much to do each day!  You only incur 3-4 transactions daily on average.  Some days - one or none.  This is easy! and the joy of being faithful with God's money is **so absolutely worth** the few minutes per day.  Not even a question!  A no-brainer! |

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| How To Get Started with your 4C's Accounting Tool  **#1**  Call us  513.260-6908  we want to pray for you and help you in this journey of faithfulness.  You have no idea the good God has in store for you!  **#2**  We'll give you a **4C’s Accounting Tool - Raw Data Sheet** - to enable us to help build your **4C's Accounting Tool**.   **#3**  We'll build the categories you use into your **4C's Accounting Tool** - and help you allocate what you currently have between them.   **#4**  We'll build your **Income Allocation Sheet**  - as you seek God and He reveals how He wants you to allocate each paycheck.  **#5**  We will pray that God will give you the initial "seed money" for this month for all categories  (So this month's earnings pay next month’s bills). God will do it!   That's It - you'll be ready to go!  We'll also help you day by day as you need.  Call us anytime with questions.  As God grows the number of people that need help - we know He will bring faithful financial obeyers to help teach others. 513.260.6908  [kelly@hearwelldone.org](mailto:kelly@hearwelldone.org)  How To Live Daily - Accounting & Obeying  **Update your Accounting Tool** each morning - in typically 5-7 minutes.  Paychecks will **add money** to each category, Expenses will **subtract money** from each category - so you know what is left to spend before next paycheck.  The total of all categories in your Summary Tab will always equal your checkbook balance with $1 unassigned.  You just "process" yesterday's transactions and record them in your 4C's Accounting Tool each day. Pretty simple.   May God Bless you as you learn to hear and obey financially. **This is a big deal!**  Your heart is where your treasure is! How you handle money - impacts the quality of your relationship with God!  (It's His money!). We pray that God will allow us to help you in any way. Blessings, Kelly and April.  Final Recommendations  #1  **Advanced Daily Call**: Add RSVP to your Daily Call. Sharing financially on your Daily Call will encourage you both to hear and obey with money.  God will amaze you with the testimonies of how He directs and provides.  #2 **4C’s Monthly Call**: Ask God for another couple to partner with to overcome financially. Your 4C’s Monthly Call, along with RSVP on your Daily Call will absolutely encourage your progress. God will do amazing things!   #3  See **Insert #1 The Money Packet:** PRISM Topic – Treasure, 11 Things To Know About Money, 11 Things To Know Financially, God’s View on Debt, 11 Things To Know About Giving. |

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