

THE WAR WITHIN

TOOL VI

Financial Control Sheet

Income Deployment · Expenditure Audit · Alignment Check

Income is what you earn. Wealth is what you keep. This sheet governs the difference.

The Financial Control Sheet is a monthly command document. It converts the abstract conviction that money must be stewarded into a concrete, auditable record of how every income unit was deployed. Run it on the first of every month — before the month's spending begins, not after.

Deploy at: Battle 16 · Deploy Monthly
Segun Samuel · TheWarWithin.you

The Wealth Formula

THE CORRECT ORDER OF OPERATIONS

Earn. Give first. Save/Invest second. Spend what remains. Not: Earn. Spend almost all. Give from remainder. Save in theory.

COMPONENT	TARGET %	MY COMMITMENT
Giving (Tithe + Offerings)	10%+	
Emergency Fund (until 6M built)	10%	
Investments (retirement, assets)	10%+	
Debt Elimination (aggressive)	Variable	
Living Expenses	Remainder	

NET WORTH BASELINE

Complete once at deployment. Update quarterly.

TOTAL ASSETS (PROPERTY, SAVINGS, INVESTMENTS, RETIREMENT):

TOTAL LIABILITIES (MORTGAGE BALANCE, CAR LOANS, CREDIT, PERSONAL DEBT):

NET WORTH (ASSETS MINUS LIABILITIES):

January · Monthly Command Sheet

MONTH: January YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

February · Monthly Command Sheet

MONTH: February YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

March · Monthly Command Sheet

MONTH: March YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

April · Monthly Command Sheet

MONTH: April YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

May · Monthly Command Sheet

MONTH: May YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

June · Monthly Command Sheet

MONTH: June YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

July · Monthly Command Sheet

MONTH: July YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

August · Monthly Command Sheet

MONTH: August YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

September · Monthly Command Sheet

MONTH: September YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

October · Monthly Command Sheet

MONTH: October YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

November · Monthly Command Sheet

MONTH: November YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month:

December · Monthly Command Sheet

MONTH: December YEAR: _____ DATE COMPLETED: _____

INCOME DEPLOYMENT

INCOME SOURCE	PROJECTED	ACTUAL
Primary income		
Secondary income		
Passive / investment income		
Other		
TOTAL INCOME		

EXPENDITURE AUDIT

CATEGORY	BUDGETED	ACTUAL	VARIANCE
Giving (tithe + offerings)			
Emergency fund contribution			
Investment contribution			
Debt repayment			
Housing (rent/mortgage)			
Utilities & insurance			
Food & household			
Transportation			
Children (education/fees)			
Personal & clothing			
Entertainment & subscriptions			
Other			
TOTAL EXPENDITURE			

ALIGNMENT CHECK

Does how I spent money this month reflect who I say I am? ■ Yes ■ Partially ■ No

One change for next month: