Manual Planning Worksheet

A free companion to The Fruitful Orchard Method

Use this form as you work through the steps in the book. It follows the plan-building sequence in the Digital System's first tab, but you complete the calculations by hand.

Gather recent records, write in the amounts that fit your household, and revise the plan until it is realistic and balanced. Do not include account passwords, full account numbers, or other sensitive information.

SECTION A | INCOME PROFILE

Enter dependable take-home pay after regular deductions. Convert each pay amount to a monthly average using the guide below.

Income source	Pay frequency	Net per pay period	Monthly average	Notes

MONTHLY CONVERSION GUIDE

Weekly	× 52 ÷ 12	**Every 2 weeks**	× 26 ÷ 12	**Twice monthly**	× 2
Monthly	× 1	**Quarterly**	× 4 ÷ 12	**Annual**	÷ 12

For variable income, use a reasonable average and note your estimate.

Expense inventory | Part 1 of 3

This system uses two bank accounts to separate and protect expense funding. Choose where each expense will be paid from.

Planned: Paid from the Planned Expense Account. Separating this funding protects it from everyday spending.

Flexible: Everyday expenses paid from the Flexible Spending Account, such as groceries, fuel, and clothing. These costs are easier to adjust or cut back based on monthly spending.

Write any expense name; creditor name is optional. Annual total ÷ 12 = monthly average. Check **exactly one** Pay From box for every expense, including custom expenses.

Expense name	Creditor name (optional)	Annual total	Monthly average	Pay From: Planned	Pay From: Flexible
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Before totaling: Check each completed row. A missing choice or two checked boxes needs to be corrected. Count each expense only once.

Expense inventory | Part 2 of 3

This system uses two bank accounts to separate and protect expense funding. Choose where each expense will be paid from.

Planned: Paid from the Planned Expense Account. Separating this funding protects it from everyday spending.

Flexible: Everyday expenses paid from the Flexible Spending Account, such as groceries, fuel, and clothing. These costs are easier to adjust or cut back based on monthly spending.

Write any expense name; creditor name is optional. Annual total ÷ 12 = monthly average. Check **exactly one** Pay From box for every expense, including custom expenses.

Expense name	Creditor name (optional)	Annual total	Monthly average	Pay From: Planned	Pay From: Flexible
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Before totaling: Check each completed row. A missing choice or two checked boxes needs to be corrected. Count each expense only once.

Expense inventory | Part 3 of 3

This system uses two bank accounts to separate and protect expense funding. Choose where each expense will be paid from.

Planned: Paid from the Planned Expense Account. Separating this funding protects it from everyday spending.

Flexible: Everyday expenses paid from the Flexible Spending Account, such as groceries, fuel, and clothing. These costs are easier to adjust or cut back based on monthly spending.

Write any expense name; creditor name is optional. Annual total ÷ 12 = monthly average. Check **exactly one** Pay From box for every expense, including custom expenses.

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MONTHLY TOTALS | ALL THREE EXPENSE PAGES

Planned		Flexible	

Reality Adjustment and Savings Plan

Carry the monthly totals from the expense inventory forward. Use the same adjustment rate consistently.

SECTION C | REALITY ADJUSTMENT

Adjusted monthly amount = monthly amount × (1 + adjustment rate). For 3%, multiply by 1.03.

Monthly Planned total		
Monthly Flexible total		
Reality Adjustment rate		%
Adjusted monthly Planned total		apply the rate above
Adjusted monthly Flexible total		apply the rate above

SECTION D | SAVINGS GOALS 1-10

List each savings goal and the monthly amount you will set aside. Name its destination account.

You may use separate savings accounts to protect each goal, combine goals in one account, or use both methods. With combined funds, goal balances can be harder to track, and withdrawals may affect other goals.

Savings goal	Monthly amount	Destination account	Notes

Savings Goals and Funding Plan

Finish the savings list, then bring the monthly amounts together.

SECTION D | SAVINGS GOALS 11-19

Continue from the previous page. Add more rows on a copy if needed.

Savings goal	Monthly amount	Destination account	Notes

Total monthly savings funding _____

SECTION E | FUNDING PLAN

Copy monthly figures from the income profile, Reality Adjustment, and savings plan.

A = monthly income. **B** = adjusted Planned total. **C** = adjusted Flexible total. **D** = monthly savings. **E** = B + C + D. Count each expense once in B or C.

A. Dependable monthly take-home income _____

B. Adjusted monthly Planned Expenses _____

C. Adjusted monthly Flexible expenses _____

D. Total monthly savings funding _____

E. Total monthly funding required _____

Balance Test and Financial Peace Agreement

Check whether the complete plan fits dependable monthly income before putting it into motion.

PLAN BALANCE

Plan Balance = dependable monthly take-home income (A) – total monthly funding required (E).

Plan Balance _____ ☐ Overfunded ☐ Balanced ☐ Underfunded

If underfunded, revise the plan before putting it into motion. If overfunded, give the remaining money a purpose and test the balance again.

SECTION F | FINANCIAL PEACE AGREEMENT

Review the plan together and record your agreement.

We understand the financial plan we created and agree to follow it for the next twelve months, knowing that consistent action—not perfect execution—is what brings lasting financial peace. If significant life changes occur, we will review and adjust the plan together rather than abandon it.

Plan year _____ **through** _____

Average monthly take-home income

_____

Monthly savings

_____

Adjusted monthly Planned Expenses

_____

Adjusted monthly Flexible expenses

_____

We will review the plan when income materially changes, an unusual expense increase or major household event occurs, or we agree the plan is no longer realistic.

Signature _____ **Date** _____

Signature _____ **Date** _____

Account Setup and Deposit Instructions

Use account names and the last four digits only. Never write passwords or full account numbers here.

SECTION G | ACCOUNT SETUP

Use two bank accounts: Planned Expense Account and Flexible Spending Account.

You may use separate savings accounts to protect each goal, combine goals in one account, or use both methods. With combined funds, goal balances can be harder to track, and withdrawals may affect other goals.

Account name / purpose	Used for	Bank / credit union	Last 4 digits
Planned Expense Account	Protected expense funding		
Flexible Spending Account	Everyday flexible expenses		

SECTION H | DEPOSIT INSTRUCTIONS

Record how each source of pay will be divided each pay period.

Pay source	Pay frequency	Planned Expense Account deposit	Savings deposit	Flexible Spending Account deposit	Method

Check that the deposits match your take-home pay. Keep Planned funding protected and track each savings goal's balance and withdrawals, especially when goals share an account.

EXPENSE CARDS: Use the next two pages to track payments from the Planned Expense Account.

Printable Expense Card | 1 of 2

Use one card for each Planned Expense. Record payments through the year; print another copy if needed.

PLANNED EXPENSE CARD 1

Expense name _____ **Due date(s)** _____

DATE	PAYMENT METHOD	AMOUNT PAID	NOTES

Yearly total _____

Printable Expense Card | 2 of 2

Use one card for each Planned Expense. Record payments through the year; print another copy if needed.

PLANNED EXPENSE CARD 2

Expense name _____ **Due date(s)** _____

DATE	PAYMENT METHOD	AMOUNT PAID	NOTES

Yearly total _____

OPTIONAL DIGITAL SYSTEM

Want automated calculations, comparisons, tracking, and planning tools?

Explore the Fruitful Orchard Method Digital System at FruitfulOrchardMethod.com