Reader Worksheets

The Burden of Blessing — print, fill in, and keep

Four tools to turn what you read into what you do. Fill them in by hand, or use the live versions online.

Worksheet 1 — The 10–10–80 Budget

Give · Save/Plant · Live. Set your split on your real take-home pay. (Chapter 6)

Monthly take-home pay: R ______________________

Slice	Share	Amount (R)
Give	10%	
Save / Plant	10%	
Live	80%	
TOTAL	100%	

Where the 80% goes:

Living expense	Monthly (R)
Rent / bond	
Groceries	
Transport / taxi	
Electricity & water	
Data & airtime	
Family support (help-budget)	
Debt payments	
Other	
TOTAL LIVING EXPENSES	
LEFT IN THE 'LIVE' SLICE	

If the last line is negative, the 80% can't cover the basics yet. Trim a leak, or start with a smaller give/save % — even 2% saved is a real beginning.

Worksheet 2 — The Debt Snowball

List every debt, smallest balance first. Attack #1 with everything; roll its payment onward. (Chapter 5)

Debt	Balance (R)	Min payment (R)	Interest %	Order
TOTALS				

Extra you can add each month: R ______________________

Snowball payment (all minimums + extra): R ______________________

Pay every minimum. Throw the snowball payment at debt #1. When it dies, roll its whole payment onto #2.

Worksheet 3 — Net Worth & Seed

What you own, minus what you owe. Plus what you plant each month. (Chapter 7)

Assets (own)	Value (R)
Cash & savings	
TFSA / investments	
Retirement	
Property	
Vehicle	
Cattle / livestock	
Business / other	
TOTAL ASSETS	

Liabilities (owe)	Balance (R)
Home loan	
Car finance	
Bank loans	
Store / cards	
Mashonisa	
Other	
TOTAL LIABILITIES	

NET WORTH (assets – liabilities): R ____________________

Seed planted this month (TFSA + investing): R ____________________

Update monthly. The number you watch is not your salary — it is net worth, and the seed going in.

Worksheet 4 — Legacy Paperwork Checklist

Tick what is done. Take the rest to a qualified professional or the Master of the High Court. (Chapter 8)

Document / step	Notes
■ A valid, signed will	
■ Executor named	
■ Guardian named for minor children	
■ Life cover in place	
■ Beneficiary nominations updated	
■ Funeral cover	
■ List of accounts & policies (accessible to family)	
■ Title deeds / ID / marriage documents kept safe	
■ Customary marriage registered (if applicable)	

Laws change and details matter — this is a prompt to act, not legal advice.