



Flawless-Impeccable Bank Statements

A flawless, impeccable bank statement is created when three things occur: 1) When a **Savings Pattern** is established (i.e. The Deposits Total is consistently greater than the Withdrawals Total). 2) A flawless, impeccable bank statement is created when the "**Spending Activity**" reflects the priority of first things first, second things second and third things third, immediately after income appears in the bank statement. We call this process following the **SAPO Sequence: (SAPO) Spending Activity Priority Order**. 3) A flawless, impeccable bank statement captures "**ALL**" **Spending Activity within the Bank Statement**. ATM / Cash transactions are minimal to none.

Sample Bank Statement

Main Street National Bank		John Q. Sample		
Account: 100023879		Sally G. Sample		
May 1, 2013 – May 31, 2013		500 Blake Lane		
		Anywhere, MO 10047		
Deposits Total	Beginning Bal. 5/1	\$ 350.60		
	Deposits	5317.20	MSNB	
Withdrawals Total	Withdrawals	3356.55	100 Main Street	
	Ending Bal. 5/31	\$ 2311.25	Anywhere, MO 10047	
			1-800-800-8008	
	Checking--3879			
	<u>Date</u>	<u>Description</u>	<u>Deposit</u>	<u>Withdrawal</u>
	5/1	Beginning Balance		350.60
	5/1	Bell Corp Direct Deposit	1300.00	1650.60
	5/1	University Hospital Dir. Dep.	1110.00	2760.60
	5/1	Debit Card Ppal Unity Church		161.00
	5/1	Debit Card Ppal Unity Church		140.00
	5/1	1323 Check No. Seed: Red Cross		10.00
	5/1	1324 Check No. Seed: St. Jude CH		10.00
	5/1	Online Transfer to Savings		100.00
	5/1	1325 Check No. The Landing Apt		750.00
	5/1	Electronic Debit: GMAC		248.00
	5/1	Omer WAF Direct Deposit	98.02	1341.60
	5/1	Omer WAF Direct Deposit	82.40	1522.02
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**SPENDING ACTIVITY
PRIORITY ORDER
(SAPO)**

1. Tithe/Offering/Seed
2. Primary Savings
3. Rent / Mortgage
4. Liabilities
 - a. Auto

Tithe -- A Tithe is an amount of one-tenth of Gross Earnings "given back" into the Storehouse of God "on earth"; thus ensuring abundant provision for all who commit to the betterment and sustainment of the system "on earth" (based on Malachi 3:10).



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Note: Each page of the Bank Statement’s activity continues to follow the SAPO sequence.

Sample Bank Statement

Checking—3879 *Continued*

**SPENDING ACTIVITY
PRIORITY ORDER
(SAPO)**

- 4. Liabilities (*Con’t.*)
 - b. Student Loan
 - c. Credit Cards

- 5. Utilities
 - a. Electric
 - b. Gas /Heat
 - c. Water
 - d. Cable

- 6. Groceries

- 7. Transportation
 - a. Auto Insurance
 - b. Gasoline
 - c. Maintenance

- 8. Cell Phone

- 9. Child Care

Date	Description	Deposit	Withdrawal	Balance
5/1	Electronic Debit: Sallie Mae		110.00	1412.02
5/1	Electronic Debit: Visa		30.00	
5/1	Electronic Debit: Capital One		25.00	
5/1	Electronic Debit: Old Navy		30.00	
5/2	Electronic Debit: NC Power		125.00	
5/2	Electronic Debit: Acme H ₂ O Co.		23.00	
5/2	Electronic Debit: Comcast Cable		155.13	
5/3	Debit Card: Food Town Groceries		300.00	
5/3	Debit Card: Allstate		65.00	
5/3	Debit Card: Exxon		62.00	
5/3	Debit Card: Jiffy Lube		35.42	
5/3	Debit Card: T-Mobile		60.00	501.47
5/8	Omer WAF Direct Deposit	78.10		
5/8	Omer WAF Direct Deposit	72.14		
5/15	Bell Corp. Direct Deposit	1300.00		
5/15	Univ. Hospital Direct Dep.	1110.00		3061.71
5/15	Debit Card Ppal Unity Church		161.00	
5/15	Debit Card Ppal Unity Church		140.00	
5/15	1326 Check No. Seed: United Way		10.00	
5/15	1327 Check No. Seed: School Bus Driver		10.00	
5/15	Debit Card Ppal Seed Pastor Jim		10.00	
5/15	Online Transfer to Savings		100.00	
5/15	1328 Check No. Tender Care Baby Sittg.		220.00	2410.71

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Seed -- A Seed is a financial token of both gratitude and acknowledgement in appreciation for “sacrificial” dedication of one’s best efforts, of which selflessness is displayed for the benefit of others (based on I Corinthians 9:11).



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Sample Bank Statement

Checking—3879 *Continued*

Date	Description	Deposit	Withdrawal	Balance
5/15	Omer WAF Direct Deposit	44.67		2455.38
5/15	Omer WAF Direct Deposit	45.69		2501.07
5/15	Gerber Children's Life Ins.		10.00	2491.07
5/15	Mutual of Omaha Life Ins.		40.00	
5/15	Health One Medical Services		48.00	
5/15	ATM Withdrawal: Burke Center		100.00	
5/17	Debit Card: Exxon		68.00	2235.07
5/22	Omer WAF Direct Deposit	22.12		
5/22	Omer WAF Direct Deposit	21.14		
5/29	Omer WAF Direct Deposit	20.14		
5/29	Omer WAF Direct Deposit	12.78		

Ending Balance on 5/31 2311.25

Totals 5,317.20 3,356.55

Deposits
Total

With-
drawals
Total

Summary of Overdraft and Returned Item Fees

	This Statement	Y-T-D
Tot. Overdraft Fees	\$ 0.00	\$ 0.00
Tot. Returned Item Fees	\$ 0.00	\$ 0.00

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Omer -- An Omer is a unit of measure that ensures equal proportion to an embodiment of people who willfully choose to adhere to the commands of God; and as a result, enjoy access to daily provision of their needs, from God, in abundance (based on Exodus 16:16; Acts 4:33-35). SEE APPENDIX OUTLINING THE TITHING SYSTEM

Offering -- An Offering can comprise both "freewill" contributions as well as "set amount" contributions. This particular Offering refers to the "set amount" contribution. It constitutes one-tenth the Gross amount of the Omer that is disbursed to an individual. It is not present in the bank statement, because it was taken out through automatic deduction before the Omer WAF amount was direct deposited into the account (based on Numbers 18:26).