



GOD FIRST FAMILY BUDGET



BUDGETING



A SIMPLE PLAN TO TRACK INCOME AND EXPENSES.



1ST ACT OF STEWARDSHIP.



YOUR BUDGET SHOULD GLORIFY GOD.



BUDGETING IS BIBLICAL. LUKE 14:28



A BUDGET IS A TOOL OF

- Projection
- Self-awareness
- Prevent financial shortfalls
- Achieve financial goals
- Christian conviction



WITHOUT A BUDGET

• You won't know if you are living beyond your means



• You won't know if you are saving enough



• You won't be confronting spending habits



• You won't know how much you are giving to God.

BUDGETING PROCESS



RECORD INCOME
• all sources



RECORD EXPENSES
• all expenditure



CALCULATE SURPLUS/DEFICIT
• what is left over



CALCULATE EACH EXPENSE % OF TOTAL



DETERMINE WHAT EXPENSES ARE FIXED VS VARIABLE
• fixed ones are harder to reduce



ANALYZE
• does it glorify God?
Are we in surplus?



ADJUST
– make the necessary changes to your spending



FIXED EXPENSES
(Must be paid: rent, provident, etc)



VARIABLE EXPENSES
(Can be missed: groceries, petrol)

BIBLICAL IMPERATIVES

PUTTING GOD FIRST. Prov. 3:9, 10; Matt. 6:33

PERCENTAGE-BASED (PROPORTIONAL) GIVING. Deut. 16:17; 1 Cor. 16:2

MINISTRY OF GIVING. 2 Cor 8

PROVIDING FOR FAMILY. 1 Timothy 5:8

INHERITANCE FOR YOUR CHILDREN'S CHILDREN. Proverbs 13:22

AVOIDING DEBT. Proverbs 22:7; Deut 28:12; Romans 13:8; Proverbs 6:5

SAVING. Proverbs 13:11, Proverbs 21:20, Proverbs 6:6-8

SAVING FOR EMERGENCIES. Genesis 41:34-36

DIVERSIFY INVESTING. Ecclesiastes 11:1

MULTIPLY RESOURCES. Proverbs 24:27

DILIGENCE. Proverbs 21:5

STRUCTURE FOR SUCCESS

SWITCH

from credit cards to debit cards



STRUCTURE – 3 + BANK ACCOUNTS.

1. Everyday
2. Savings
3. Giving to God



AUTOMATE

PRAY ABOUT SIGNIFICANT PURCHASES

KEEP HOUSINGS COST TO LESS THAN 30%



DELAY OR AVOID CAR PURCHASE AS MUCH AS POSSIBLE. DEPRECIATING ASSET.

INVEST EARLY IN LAND, HOUSE, OR INVESTMENT PORTFOLIO.



MONEY MANAGEMENT FOUNDATIONS

PUT GOD FIRST



RIGHT ATTITUDE – BIBLICAL THINKING

RIGHT PRIORITIES, GOALS AND VISION



GENEROUS GIVING

SIMPLE LIVING

BUDGETING



BUILD AN EMERGENCY FUND

AVOID THE USE OF DEBT – ESPECIALLY FOR DEPRECIATING ASSETS AND CONSUMABLES



INVEST AND SAVE

