

A. Budgeting

- a. **Proverbs 21:20**- Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.
- b. **1 Timothy 5:8** But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever
- c. Contentment and laziness are two different things
- d. **Luke 14:28–30** "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'?"
- e. **Proverbs 27:23**- "Be diligent to know the state of your flocks, and attend to your herds."
- f. **Faithfulness in what God entrusts shows who is Lord-**
- g. **Luke 16:10-12** *"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money*
- h. Estimating how much money is used in a time
- i. Basically, you are planning ahead
 - i. Estimating how much you receive and spend
 - ii. Then sticking to the plan
 - iii. Gives confidence for spending and not
- j. Get money, divide it between categories, then you have certain amounts to spend in each category
- k. Giving requires planning
 - i. If generosity is so important to the kingdom, why does it so often only happen randomly without intentionality
- l. Joseph planned ahead and not only saved Egypt but all of Israel which is the line of Jesus
- m. Talk through categories
- n. Write down your spending categories
- o. Show budget examples
- p. Show Google spreadsheet
 - i. Income, allot, keep track
 - ii. January has all notes
 - iii. Can copy 2014 totals and duplicate doc for 2015
 - iv. Doesn't work as well on iPad or iPhone

B. Some Spending Category Ideas

- a. Rent
- b. outreach
- c. Tax
- d. Tithe
- e. phonebill

- f. restaurants
- g. insurance
- h. rent
- i. gas
- j. dates
- k. entertainment
- l. saving
- m. health ins
- n. giving
- o. travel
- p. investment
- q. transportation
- r. internet
- s. clothing
- t. car ins
- u. mortgage
- v. hygiene
- w. car repair
- x. visa
- y. house needs
- z. grocery
- aa. christmas
- bb. savings
- cc. utilities
- dd. vacation
- ee.
- ff.