



Today's Reading: Luke 16:10-15

Talking about money is about your _____ life.

Four main ways people spend money:

1. _____
2. _____
3. _____
4. _____

Stats related to American spending and saving:

- On average, Americans give _____% of their disposable income to charity.
- Average credit card debt in America is \$_____
- Those who want a financially secure retirement should put away between _____ and _____%.

The Bible encourages us to get _____ with our spending.

Two things that are important to understand spending money:

1. _____
2. _____



Monthly Budget Tool

Monthly Budget

INCOME

Monthly take-home pay		
Other monthly income		
TOTAL	Budget	Spent

GIVING

Tithe		
Charity		
TOTAL		

SAVING

Emergency Fund		
Retirement Fund		
College Fund		
Vacation Fund		
TOTAL		

HOUSING

Mortgage/Rent		
Maintainance		
HOA Dues		
TOTAL		

UTILITIES

Electric		
Water		
Gas		
Trash		
Phone		
Internet/TV		
TOTAL		

TRANSPORTATION

Car payment(s)		
Repairs		
Gas		
Registration/fees		
Public transportation		
TOTAL		

FOOD

Groceries		
Eating Out		
TOTAL		

ENTERTAINMENT

Entertainment		
Vacation		
TOTAL		

PERSONAL

Child Care		
Clothing		
Dry Cleaning		
Hair/Salon		
Gifts		
Subscriptions		
Pet Supplies/Food		
Pocket Money 1		
Pocket Money 2		
TOTAL		

INSURANCE

Health		
Auto		
Life		
Homeowner		
TOTAL		

MEDICAL/HEALTH

Medications		
Doctor Visits		
TOTAL		

DEBT PAYMENTS

Auto 1		
Auto 2		
Credit Card 1		
Credit Card 2		
Credit Card 3		
Credit Card 4		
Student Loan 1		
Student Loan 2		
Other		
TOTAL		

TOTAL EXPENSES

TOTAL INCOME		
+/-		

