



Today's Reading: Luke 14:28-33

SAVE INTENTIONALLY

We save to meet _____ and _____ future needs.

Examples of expected future needs:

Examples of unexpected future needs:

_____ is having breathing room with your finances.

What's a question to ask Jesus about your finances?

Check commitments you want to make about saving:

- I will create a spending plan
- I will set up automatic saving
- I will meet with my HR rep to increase retirement savings
- I will meet with a financial planner
- I will buy less lattes



Monthly Budget Tool

Monthly Budget

INCOME

Monthly take-home pay	
Other monthly income	
TOTAL	

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 EXPENSES	
TOTAL INCOME	
+/-	

