

CREATED BY CHRISTINA HAWKINS, (SPD DISCIPLESHIP)  
BASED ON SIMPLE STEPS BY ALEX COOK

# FAMILY BUDGET



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES





# BUDGETING



GOD FIRST  
ADVANCING CHRISTIAN LEADERSHIP



**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



## ANALYSE

- does it glorify God?  
Are we in surplus?

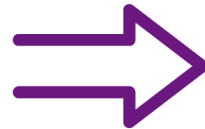
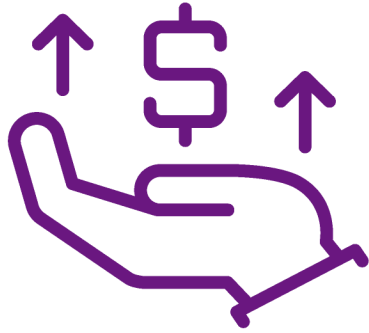


## ADJUST

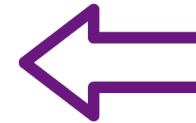
- make the necessary changes to your spending







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



**VARIABLE EXPENSES**  
(Can be missed: groceries,  
petrol)



# BIBLICAL IMPERATIVES



GOD FIRST

ADVENTIST STEWARDSHIP MINISTRIES

**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

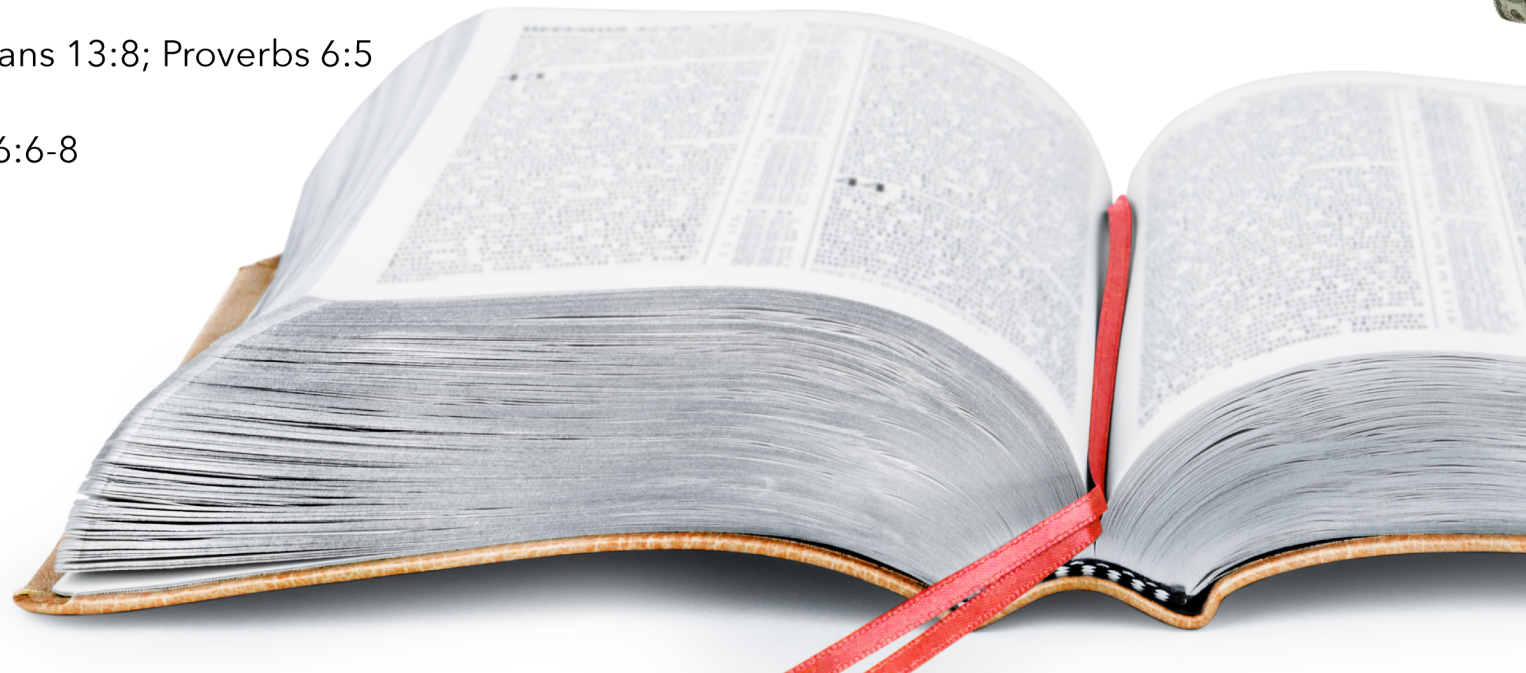
**SAVING.** Proverbs 13:11, Proverbs 21:20, Proverbs 6:6-8

**SAVING FOR EMERGENCIES.** Genesis 41:34-36

**DIVERSIFY INVESTING.** Ecclesiastes 11:1

**MULTIPLY RESOURCES.** Proverbs 24:27

**DILIGENCE.** Proverbs 21:5



# STRUCTURE FOR SUCCESS



GOD FIRST  
ADVANCING THE KINGDOM OF GOD

## 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**



**GENEROUS GIVING**

**RIGHT ATTITUDE –  
BIBLICAL THINKING**



**RIGHT PRIORITIES,  
GOALS AND VISION**

**SIMPLE LIVING**

**BUDGETING**



**BUILD AN  
EMERGENCY FUND**



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



**INVEST AND SAVE**







**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES