Why Budgets Matter - A budget is simply a plan for your money. Instead of wondering where your money went, you decide ahead of time where it should go. A budget can give you clarity, reduce financial stress, and help you use what God has entrusted to you with purpose.

THE 7 SIMPLE STEPS

1. Start with your monthly income

Write down the money you expect to receive this month. If your income changes from month to month, use a conservative estimate based on your past 3 months income.

2. List your fixed expenses

These are bills that are usually the same each month: rent or mortgage, car payment, insurance, subscriptions, minimum debt payments, etc.

3. Estimate your variable expenses

Think about groceries, gas, utilities, eating out, entertainment, household needs, and other spending that changes from month to month.

4. Plan for the expenses that don't happen every month

Car repairs, Christmas, annual insurance, school costs, vacations, birthdays and other irregular expenses still need a place in your budget.

5. Give every dollar a job

Start with essentials, then plan for generosity, savings, and debt repayment. If you have money left over, decide where it should go before the month begins.

6. Make the numbers work

Add up your planned spending. Your goal is simple: Income − Planned Spending = $0. A $0 budget does not mean you spend everything—it means every dollar has a purpose, including savings.

7. Check in and adjust

Your first budget will not be perfect. Check it once a week for 10–15 minutes. If you overspend in one category, adjust another category. A budget is a plan, not a punishment.

YOUR FIRST BUDGET

Fill in what you know. Estimate the rest. You can refine it as you learn more about your spending. If you don't want to use a sheet like this or an Excel/Google Sheet, there are many budgeting apps like Every Dollar app from Dave Ramsey that you can download and use for free.

INCOME	
Take-home income	$__________
Other income	$__________
TOTAL INCOME	$__________
EXPENSES	
Giving	$__________
Housing	$__________
Utilities	$__________
Food / groceries	$__________
Transportation	$__________
Insurance	$__________
Debt payments	$__________
Savings	$__________
Irregular expenses	$__________
Personal / fun	$__________
Other	$__________
TOTAL PLANNED	$__________
INCOME − PLANNED = $	__________

MAKE YOUR BUDGET LAST

1. Have a weekly money meeting

Put 10–15 minutes on your calendar. Look at what you've spent, what bills are coming, and what needs to change.

2. Use one simple system

A notebook, spreadsheet, app, or printable worksheet can work. Choose the system you will actually use.

3. Build margin

When possible, create room between what comes in and what goes out. Even a small amount of savings can begin to create breathing room.

4. Expect imperfect months

Birthdays happen. Cars break. Kids need things. A good budget makes room for real life.

5. Work Together

If you're married or managing money with others, build the budget together. The goal is shared clarity, not control.

A SIMPLE BIBLICAL FRAMEWORK

Scripture consistently calls us to live with wisdom, intentionality, generosity, and contentment. Budgeting is one practical way to put those values into practice. You're not just managing money; you're learning to manage what God has entrusted to you.

"For which of you, desiring to build a tower, does not first sit down and count the cost…"
— Luke 14:28 (ESV)