

FUNDAMENTALS OF THE FAITHFUL STEWARD

Grace Community Church

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Biblical Worldview of the Faithful Steward

Biblical Steward's Five Uses of Money

1. Earn - the acquisition of money through work.
2. Live - the use of money to meet daily expenses.
3. Give - the use of money to give to the church, various ministries, and to meet the needs of others.
4. Owe - the use of money to back back debt owed to a lender.
5. Grow - the use of money to save and invest in order to meet short and long term goals.

III. Living as a Faithful Steward

“He who **loves money** will not be satisfied with money, nor he who **loves abundance** *with its income*. This too is vanity.”

Ecclesiastes 5:10

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

1. The Heart of Coveting

- a) Coveting can simply be described as the human heart desiring to have something that has been given to another by God that you yourself do not possess. But beyond the act of desiring itself lies the search for satisfaction in something other than God Himself:

“Coveting, at its core, is simply the belief that if I had more, I’d be happy. Think of it as striving, yearning, restlessly seeking more. It is a form of idolatry that leads us away from God. ...Whether we’re chasing millions of dollars or just another day’s wages, each of our human hearts is prone to covet what others have, to continually be looking for more than we’re given.”

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

1. The Heart of Coveting

- b) Coveting goes beyond desiring an object or person to seeking satisfaction or taking sinful pleasure in that object or person and, therefore, may be linked to sexual immorality. Note this link in the tenth commandment:

Exodus 20:17 “You shall not covet your neighbor’s house; *you shall not covet your neighbor’s wife* or his male servant or his female servant or his ox or his donkey or anything that belongs to your neighbor.”

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

1. The Heart of Coveting

- c) The author of **Hebrews** also draws a close association between **coveting** and **sexual immorality**:

Hebrews 13:4-5a ⁴ *Marriage* is to be held in honor among all, and the marriage bed is to be undefiled; for *fornicators and adulterers* God will judge. ^{5a} Make sure that your character is free from *the love of money*,

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1. The Heart of Coveting

d) Cortines & Baumer write insightfully,

“Our culture teaches us to be generous with sex and to closely guard our money. But God teaches us to be generous with money and to closely guard our sexual purity. It’s a total reversal—one that leads us, in both cases, toward a divine contentment that wisely stewards what God has given us!”

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

2. The Heart of Contentment

- a) Replacing **coveting** with **contentment** transforms the restless human heart into a haven of peace as it finds **rest** in God Himself and His providence within one's own circumstances designed and controlled completely by Him. This comes only through **meditating on contentment within Scripture** (e.g. Ps 23, "*The LORD is my shepherd, I shall not want...*").

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

2. The Heart of Contentment

Hebrews 13:4–5a ⁴ *Marriage is to be held in honor among all, and the marriage bed is to be undefiled; for fornicators and adulterers God will judge.* ^{5a} *Make sure that your character is free from the love of money, being **content** with what you have;...*

- b) Hebrews 13:4-5a provides **the cure** for both sexual immorality and the love of money, i.e. **contentment**, based upon the following divine promise and confident assertion of dependence in **Hebrews 13:5b-6**:

^{5b} *“... for He Himself has said, “**I will never desert you, nor will I ever forsake you,**”* ⁶ *so that we confidently say, “**The Lord is my helper, I will not be afraid. What will man do to me?**”*

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

2. The Heart of Contentment

- c) The unbridled appetite for sexual sin and love of money and possessions will never be satisfied apart from **total and complete dependence upon the Lord, i.e. contentment**. Both pursuits must be put aside and replaced with **a greater love for Him and love for neighbor**, as stated clearly by Jesus:

Matthew 22:36–40 ³⁶ *“Teacher, which is the great commandment in the Law?”* ³⁷ *And He said to him, “**You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.**”* ³⁸ *“This is the great and foremost commandment.* ³⁹ *“The second is like it, ‘**You shall love your neighbor as yourself.**’* ⁴⁰ *“On these two commandments depend the whole Law and the Prophets.”*

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

2. The Heart of Contentment

- d) Biblical contentment chooses to **work diligently** and **live in relative simplicity** with a **heart of gratitude** that, by God's grace, finds greater capacity to **give and share** with others, even in the midst of **suffering**.

1 Tim 6:6-10, *“But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.”*

A. Spiritual Trans: Heart of Coveting —> Heart of Contentment

2. The Heart of Contentment

Phil 4:10-13, *“But I rejoiced in the Lord greatly, that now at last you have revived your concern for me; indeed, you were concerned before, but you lacked opportunity. Not that I speak from want, **for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me.**”*

B. Necessity: Asking and Answering the Right Question

1. Asking one of two vital questions.

Depending on the **financial circumstances** (i.e. in **want** or in **abundance**) in which the Lord's divine providence has placed you, **one of vital two questions must be asked** in order to help practically with the human heart's transformation from coveting to contentment:

a) How do I create margin?

- (1) Individuals or households with a limited income must find a way to **live within the means God has provided by spending less than is earned**. This creates **margin**, i.e. having **money left over** at the end of the month instead of too much **month left over** at the end of the money.

B. Necessity: Asking and Answering the Right Question

1. Asking one of two vital questions.

a) How do I create margin?

(2) Cortines and Baumer explain,

“We consider **margin** to be the **number-one principle for successful money management**, because **without it** you cannot consistently **give or save**. ...Margin is **God’s gift to people with limited incomes**: a way to plan for the future and to plan for generosity even when we’re not wealthy. ... Sometime the only way to generate margin is to **embrace major lifestyle changes**. But margin is the only path to financial health and to Christian faithfulness. Better, yet, it’s the **financial path to peace and joy**.”

B. Necessity: Asking and Answering the Right Question

1. Asking one of two vital questions.

b) How much is enough?

- (1) Individuals or households with higher incomes must find a way to **set limits on spending and saving** in order to achieve biblical contentment that leads to an increase in generosity instead of lifestyle.

Cortines and Baumer write, “When we discover the value of God and his kingdom, our desires move **from ramping up our lifestyle** toward **ramping up our contribution** to God’s work.”

B. Necessity: Asking and Answering the Right Question

1. Asking one of two vital questions.

b) How much is enough?

(2) Enjoying the blessings of God (obtaining a better job with higher income, improved housing, more reliable car, etc.) is good, but without limits those pursuits can lead us away from God rather than closer to Him. Poverty is not the goal, but rather a life of simplicity (i.e. avoiding unnecessary distractions) that results in more fruitful ministry and greater contentment in the Lord alone.

B. Necessity: Asking and Answering the Right Question

2. Responding by limiting spending.

The answer to each of the above questions can be addressed by **wisely limiting spending at either end of the spectrum** as we allow the Lord to lead, guide, and direct our steps in humble dependence on Him.

Prov 16:9, *“The mind of **man plans** his way, but **the Lord directs** his steps.”*

C. Biblical Principle of Planning

1. The wisdom of planning ahead vs. being panic-stricken.

- a) The Lord has created man in His own image (Gen 1:27) and one of the results of this is that man has the ability to reason. With this ability to reason comes the responsibility to think ahead and plan for the future, especially in the area of finances (Luke 14:28).

C. Biblical Principle of Planning

1. The wisdom of planning ahead vs. being panic-stricken.

- b) Without planning, every financial **problem** quickly turns into a **crisis** and decisions are made **haphazardly or foolishly**, often resulting in the **burden of unnecessary debt** and the **pain of conflict** that could have been avoided within a marriage or among family members. **Loss**, in many ways, is sure to follow.

Prov 14:15-18, “The **naive** believes everything, but the **sensible** man considers his steps. A **wise man** is cautious and turns away from evil, but a **fool** is arrogant and careless. A **quick-tempered man** acts foolishly, And a **man of evil devices** is hated. The **naive** inherit foolishness, but the **sensible** are crowned with knowledge.”

C. Biblical Principle of Planning

1. The wisdom of planning ahead vs. being panic-stricken.

- c) Although Jesus stated the following in relation to counting the cost of following him, that truth is based on the underlying principle that **wise planning is practical and necessary.**

*In Luke 14:28-30, Jesus said, “For which one of you, when he wants to build a tower, **does not first sit down and calculate the cost to see if he has enough to complete it?** Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, ‘This man began to build and was not able to finish.’”*

C. Biblical Principle of Planning

2. Planning—in proper perspective—reflects the mind of God, demonstrates wisdom, and leads to success.

- a) Planning must *always* be performed prayerfully, seeking the Lord's will. In doing so, you will find your plans molded and shaped to reflect God's plans for you and accept them with greater submission due to your increased trust in Him.

Ps 37:1-5, "Do not fret because of evildoers, Be not envious toward wrongdoers. For they will wither quickly like the grass And fade like the green herb. Trust in the Lord and do good; Dwell in the land and cultivate faithfulness. Delight yourself in the Lord; And He will give you the desires of your heart. Commit your way to the Lord, trust also in Him, and He will do it."

C. Biblical Principle of Planning

2. Planning—in proper perspective—reflects the mind of God, demonstrates wisdom, and leads to success.

b) Submit your plans to the Lord and remain flexible to His providential leading.

Prov 16:1-4, 9, *“The plans of the heart belong to man, but the answer of the tongue is from the Lord. All the ways of a man are clean in his own sight, but the Lord weighs the motives. Commit your works to the Lord and your plans will be established. The Lord has made everything for its own purpose, even the wicked for the day of evil....The mind of man plans his way, but the Lord directs his steps.”*

C. Biblical Principle of Planning

2. Planning—in proper perspective—reflects the mind of God, demonstrates wisdom, and leads to success.

- c) Rest in the knowledge that He is guiding you in all circumstances and events towards the ultimate goal of His divine, sovereign purpose of glorifying Himself, the plans of which also include your good.

Prov 3:5-6, *“Trust in the Lord with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight.”*

C. Biblical Principle of Planning

3. Planning requires clear and open communication in marriage.

a) Husbands and wives must **communicate** about money.

(1) That communication does *not* need to cause stress.

(2) That communication *can* bind spouses more tightly together.

C. Biblical Principle of Planning

3. Planning requires clear and open communication in marriage.

b) Unfortunately, most conversations about money between spouses are strained and bring discord instead of harmony.

(1) Most money issues can be traced back to a lack of understanding regarding issues of biblical stewardship, and, even more fundamentally, *to a wrong understanding of God*. Most couples have never been exposed to these principles and, therefore, act out of ignorance since *they also do not know God as they should*. There is the need for the mind to be informed and transformed. There is a need *to truly know God* first and foremost!

C. Biblical Principle of Planning

3. Planning requires clear and open communication in marriage.

Jer 9:23-24, “Thus says the Lord, “Let not a wise man boast of his wisdom, and let not the mighty man boast of his might, let not a rich man boast of his riches; but let him who boasts boast of this, that he understands and knows Me, that I am the Lord who exercises lovingkindness, justice and righteousness on earth; for I delight in these things,” declares the Lord.”

C. Biblical Principle of Planning

3. Planning requires clear and open communication in marriage.

b) Unfortunately, most conversations about money between spouses are strained and bring discord instead of harmony.

(2) Without the continual transforming power of the written Word of God by the Spirit of God on the mind of man, sinful patterns of thinking that reflect the mind of the fallen culture in which we live will dominate.

C. Biblical Principle of Planning

3. Planning requires clear and open communication in marriage.

(a) Rom 12:1-2, *“Therefore I urge you, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship. And do not be conformed to this world, but be transformed by the renewing of your mind, so that you may prove what the will of God is, that which is good and acceptable and perfect.”*

C. Biblical Principle of Planning

3. Planning requires clear and open communication in marriage.

- (b) Col 3:16, *“Let the word of Christ richly dwell within you, with all wisdom **teaching and admonishing one another** with psalms and hymns and spiritual songs, singing with **thankfulness** in your hearts to God.”*
- (c) Phil 4:8, *“Finally, brethren, whatever is **true**, whatever is **honorable**, whatever is **right**, whatever is **pure**, whatever is **lovely**, whatever is of **good repute**, if there is any **excellence** and if anything **worthy of praise**, dwell on these things.”*

C. Biblical Principle of Planning

3. Planning requires clear and open communication in marriage.

c) Regular **communication** assures that both spouses are of the **same mind** and moving towards the **same goals**.

D. Budgeting Basics

1. Burkett emphasizes the fundamental importance of living on a budget when he writes,

“Without fear of contradiction, I can say that **everyone who does not live on a budget is not handling their finances efficiently**, especially those people who think they don’t need one. It’s better to live on a budget and know where your money is going every month than to live without one and not know. **A good budget does not restrict your freedom**. It merely tells you **when you have spent what you have agreed you can spend**.”

D. Budgeting Basics

2. A *budget* is simply a written plan for directing where your income will go and then tracking it as it is spent. It can be simple or it can be complex (not recommended) but it always needs to be accurate and account for every dollar coming in and going out.

D. Budgeting Basics

3. A budget includes both short-term and long-term goals.

- a) It will help a person or couple to provide for the future as well as avoid the bondage and burden that can come from excessive and unwise use of debt. Yet even this requires that you know how much you are spending in the first place.
- b) Burkett writes, “Discipline yourself with regard to money, and you’ll find that it does not restrict your freedom. It allow you to expand to the full measure of what God wants you to have.”

Prov 27:23, “*Know well the condition of your flocks, And pay attention to your herds.*”

D. Budgeting Basics

4. Importance of implementing your budget

- a) In order to **implement** a budget, one must keep **good records** and keep all your **figures balanced and on track**, including the **timely payment of your bills**.
- b) Burkett states, “It is impossible to have your finances under control without understanding the basis of good **bookkeeping**.” Fortunately, **computers and smartphones** and their syncing capabilities have made this process relatively easy to accomplish and keep up-to-date.

Prov 24:3-4, “*By wisdom a house is **built**, And by understanding it is **established**; And by knowledge the rooms are **filled** with all precious and pleasant riches.*”

D. Budgeting Basics

5. Importance of monitoring your budget

Once you are on track, your budget must be **monitored on a regular basis** to keep your spending in check. You must also learn how to be **flexible** and **adjust** your budget as necessary depending on the circumstances of God's providential leading. **This allows you to be ready to give!**

Prov 14:15, *"The naive believes everything, but **the sensible man considers his steps.**"*

Prov 22:3, *"The **prudent sees the evil and hides himself, but the naive go on, and are punished for it.**"*

E. Guidelines for Budgeting

1. Burkett states, “A budget is actually a **yearly plan divided by 12**. It must account for *all* spending, including the non-monthly items such as clothing, insurance, and maintenance, so that when those items come due, the money is already put aside to pay for them.”

E. Guidelines for Budgeting

- 2. Standard guidelines** (i.e. ground rules) need to be followed in setting up a budget. Every budget will have a certain number of **budget categories** and **all income must be funneled in and through those categories. All spending must be recorded accurately and consistently** and the amount spent taken out of those categories. If there is no money in a particular category remaining, no additional spending can take place in that category until it is replenished.

E. Guidelines for Budgeting

3. A budget should be *customized* to meet your needs.

After becoming **comfortable** with the basics of budgeting, your budget can and should be **customized to meet your needs**. This can be accomplished by making necessary **adjustments** to the budget after discussions have taken place and both spouses have come to an agreement on those changes.

E. Guidelines for Budgeting

4. A budget must be *simple* or you will lose motivation to maintain it.

- a) Burkett writes, “I believe a budget should be so *simple* that, if it takes *more than an hour each month* to maintain it, it’s *too complicated*.”
- b) Just as the runner wants to remain unencumbered and run “fleet of foot,” *keep your budget simple enough so that it does not become a burden to maintain*. In fact, a budget can be maintained on-the-go with a smartphone or tablet. The data can be synced in real time and any necessary adjustments to the budget can be made in a matter of minutes on a computer.

E. Guidelines for Budgeting

5. A budget must remain *flexible*.

- a) Infancy stage of budgeting: in a sense, your budget must serve as your master during the early stages in order to bring your spending under control.
- b) Maturity stage of budgeting: you will serve as master over your budget as you transition to living within your means by establishing a pattern of responsible spending that also includes saving (i.e. creating margin).

E. Guidelines for Budgeting

6. Guidelines for *spending* as you establish a budget.

a) The *top three rules* for your spending:

(1) Live within you means.

(2) Live within your means.

(3) Live within your means.

E. Guidelines for Budgeting

6. Guidelines for *spending* as you establish a budget.

b) Don't spend what you don't have.

(1) If you don't have the money *in cash* or *in your checking account* that is *set aside* in your budget *specifically* for the purchase you are contemplating, *don't buy it!* Better put, *don't borrow* to buy it.

(2) Spending must be based on *income earned and received*, not *anticipated income*. If it is not "in your pocket," it's not an asset and, therefore, cannot be spent.

E. Guidelines for Budgeting

6. Guidelines for *spending* as you establish a budget.

c) Learn to distinguish between *needs* and *wants*.

Those with a stewardship mindset quickly learn that what they have always *perceived as needs* were really just *wants in disguise*.
Unnecessary spending must be brought under control.

E. Guidelines for Budgeting

6. Guidelines for *spending* as you establish a budget.

- d) Don't attempt to build a *perceived wealth* through your spending that is far *above and beyond your actual wealth*. Behind the facade, your financial walls will crack and eventually crumble and fall.
- (1) *Don't be fooled*. The Jones's *don't actually own* those new cars that they are driving. Most likely they are either *leasing* them or making large monthly *payments* that they *cannot afford*. And that lavish vacation they just enjoyed may have added \$10,000 or more to their credit card balances.

E. Guidelines for Budgeting

6. Guidelines for *spending* as you establish a budget.

- d) Don't attempt to build a *perceived wealth* through your spending that is far *above and beyond your actual wealth*. Behind the facade, your financial walls will crack and eventually crumble and fall.
- (2) *Stop trying to impress people* you don't even like by spending money you don't even have. *True wealth* comes from acquiring *wisdom*, not gold or, in this case, *fools gold*.

E. Guidelines for Budgeting

7. Tips to reduce impulse buying

- a) Stay offline (especially eBay and amazon.com), if necessary. Stop watching television shows, the purpose of which is to get you to watch the *commercials* so that you will buy stuff that you don't need.
- b) Go to the grocery store or department store with a list. Don't buy anything that isn't on the list. And never go to the grocery store when you are hungry.

E. Guidelines for Budgeting

7. Tips to reduce impulse buying

- c) Use a **delayed purchase plan** (i.e. don't buy anything outside of your budget unless you wait 30 days). Check and record at least **three other prices** within those 30 days. **If at the end of 30 days** you still have a strong desire, good reasons, and the necessary money within your budget to pay for it, **make the purchase**. Often the desire will wane or you will find a better use for the money that you had intended to spend on that item.

E. Guidelines for Budgeting

7. Tips to reduce impulse buying

d) **Avoid impulse purchases** and certainly never use credit cards for them. Spending a little cash on an impulse item *once in a while* won't break the bank, but beware of “**the latte effect.**”

(1) **The fallacy:** Buying a \$6 latte at Starbucks every day on my way to work has very little effect on my finances, right?

(2) **The facts:**

(a) $\$6 \times 5 \text{ days a week} \times 50 \text{ weeks} = \$1,500$ spent on lattes a year.

E. Guidelines for Budgeting

7. Tips to reduce impulse buying

(2) The facts:

(a) $\$6 \times 5 \text{ days a week} \times 50 \text{ weeks} = \$1,500$ spent on lattes a year.

(b) If that \$1,500 was divided by 12 and invested monthly earning an annual rate of return of 6% (which is a conservative long-term assumption) for 40 years (e.g. from age 25 to age 65) in a tax-deferred account, the total would equal nearly \$250,000.

(c) What?!? Yes, \$250k is the potential opportunity cost of buying just one \$6 latte on each working day for the next 40 years.

E. Guidelines for Budgeting

7. Tips to reduce impulse buying

(2) The facts:

(d) So, answer this question: Would you prefer to have spent a total of \$60,000 on one latte each workday for 40 years or potentially having nearly \$250,000 in an investment portfolio in 40 years?

Obviously, the purpose for investing and the intended goal should also be taken into account, but that is not the point here.

E. Guidelines for Budgeting

7. Tips to reduce impulse buying

(3) The point:

Small amounts spent haphazardly that may have a minimal impact on your wallet today quickly add up over time and may result in a significant adverse effect on your financial future. Just by cutting out that one latte a day (or other small expenditures on a regular basis) and investing the amount not spent on a regular basis could provide you with a significant asset that has the potential *a/so* to provide income for your future needs.

F. Sample Budget

1. Budget data:

- a) **Gross Income** = \$78,000/year salary (i.e. \$6,500/month)
- b) *minus* **Income taxes** (15%) = \$11,700/year (i.e. \$975/month)
- c) *equals* **Net income** = \$66,300/year (\$5,525/month)
- d) *minus* **Giving** (12% of gross income) = \$9,360/year (i.e. \$780/month)
- e) *equals* **Net Spendable Income** = \$56,940 (i.e. \$4,745/month) - This is the amount that **monthly spending, savings, and investing** will be based upon.

F. Sample Budget

2. Guideline monthly budget categories, percentages, and amounts:

a) Giving (12% of Gross) = \$780 (not included in NSI)

The following categories added together = Net Spendable Income

b) Housing (25-38% of NSI) = \$1,803 [38%]

c) Food (10-15% of NSI) = \$570 [12%]

d) Transportation (10-15% of NSI) = \$475 [10%]

F. Sample Budget

2. Guideline monthly budget categories, percentages, and amounts:

- e) **Insurance** (3-7% of NSI, covering life and disability; 10% or more if also paying for health care) = \$237 [5%]
- f) **Debts** (0-10% of NSI) = \$237 [5%]
- g) **Entertainment & Recreation** (4-7% of NSI) = \$190 [4%]
- h) **Clothing** (4-6% of NSI) = \$190 [4%]
- i) **Savings** (5-10% of NSI) = \$237 [5%]
- j) **Medical & Dental** (4-8% of NSI) = \$190 [4%]

F. Sample Budget

2. Guideline monthly budget categories, percentages, and amounts:

k) **Miscellaneous** (4-8% of NSI) = \$141 [3%]

l) **Investments** (0-15% of NSI) = \$475 [10%]

m) **Total (100% of NSI)** = \$4,745

F. Sample Budget

3. This is a simple budget to illustrate the principle of **categorizing expenses**, determining **guideline percentages**, and **assigning every dollar** of NSI to each one of the categories.
4. Obviously each person's or couple's budget will be **unique** and **adjustments** will need to be made. Categories can be added or subtracted as necessary, along with subcategories under each major category.

F. Sample Budget

5. But the **main point** is to **get started** by **tracking** your expenditures, **assigning** each dollar of your income to the appropriate categories, and then **spending** from those categories.
6. Although they may be high at first, you need to work towards **lowering your expenses so that they do not exceed your income**. This may take some time, but as you follow this practice, you will begin to see where you are **overspending** and, therefore, where you need to **cut back** on expenses.

G. Budgeting Resources

1. Books and Studies on Budgeting

- a) Dayton, Howard. *Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing, Giving, and Getting Out of Debt*. Carol Stream, IL: Tyndale House Publishers, 2011.
- b) Crown Financial Ministries. *Budgeting Essentials Kit*. Includes: *Creating a Spending Plan*, *Eliminating Debt*, and *Crown Money Map*. Order online at <https://www.crown.org/>.

G. Budgeting Resources

2. Online Tools for Budgeting

- a) You Need A Budget (YNAB) (<https://www.youneedabudget.com/>) - best overall online budgeting tool for individuals/couples. 34-day free trial period, then \$14.99 monthly subscription or \$99 annually.
- b) Faith & Finance (<https://www.faithfi.org>) - as a non-profit organization, trained coaches are available without cost to help individuals/couples develop debt reduction and spending plans. Also offers a budgeting app similar to YNAB. Basic version is free while Pro version offers a 14-day trial period, then \$8.99 monthly subscription or \$75 annually.

