

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

FAMILY BUDGET



GOD FIRST
ADVENTIST STEWARDSHIP MINISTRIES



BUDGETING



GOD FIRST
ADVANCED CHRISTIAN LEADERSHIP TRAINING



**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



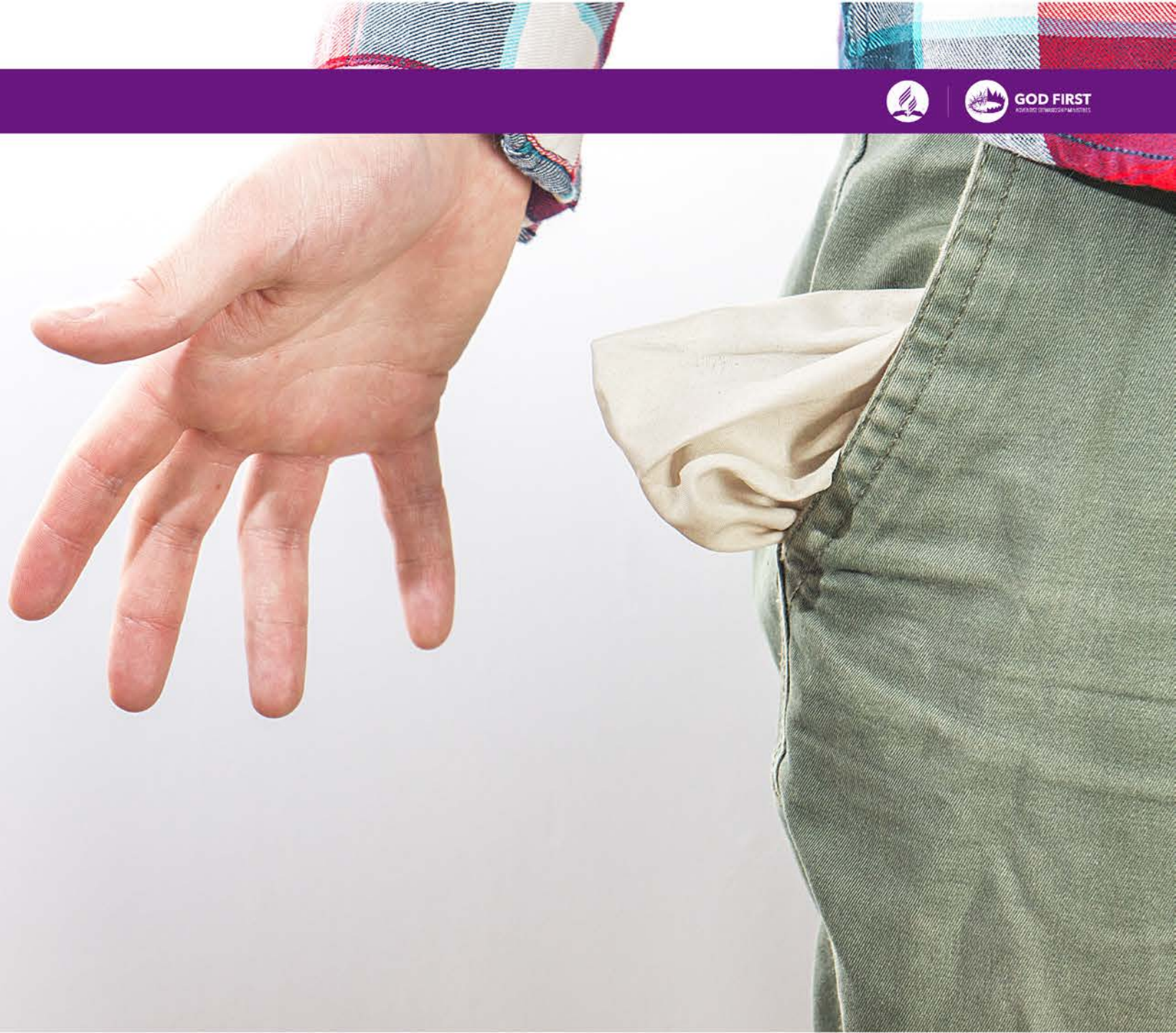
- You won't know if you are saving enough



- 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

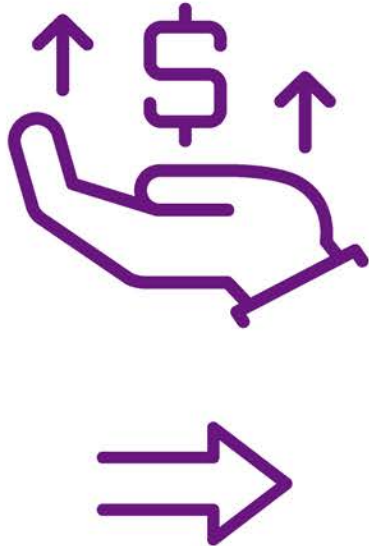
- does it glorify God?
Are we in surplus?



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
ACADEMY OF MINISTERS

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

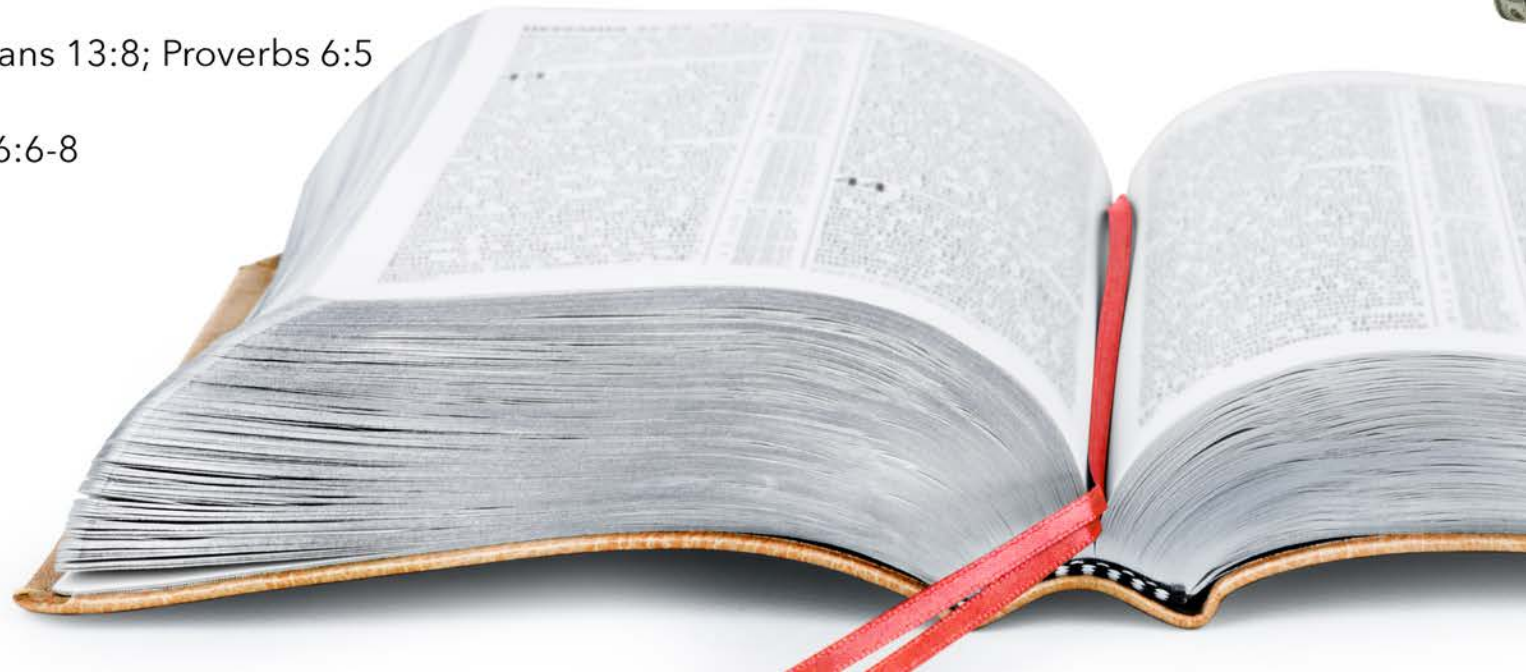
SAVING. Proverbs 13:11, Proverbs 21:20, Proverbs 6:6-8

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

FOUNDED BY DR. JAMES H. HAYES

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



GOD FIRST
ADVANCING THE KINGDOM OF GOD

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