

**MONTHLY BUDGET PLAN**

Date:

Note: italicized are suggested Cash Envelope

Categories

<b>Total Gross Monthly Income</b>		<b>Tithes &amp; Taxes</b>	
Salary/wages/SSI	\$ _____	Tithe (10% of Gross)	\$ _____
Interest/Dividends	\$ _____	Federal (0-15-28%)	\$ _____
Commission, bonus, tips	\$ _____	Soc Security (7.65-15.3%)	\$ _____
Bonuses/Tips	\$ _____	State/Local (2-5%)	\$ _____
Net Business Income	\$ _____	Earned Income Credit	- \$ _____
Retirement Income	\$ _____	<i>Govt Assistance</i>	- \$ _____
Holiday/Birthday \$ Gifts	\$ _____	<b>Total Tithe &amp; Tax</b>	\$ _____
Child support/Alimony	\$ _____	Total Gross Income	\$ _____
Other Income-Food Stamps	\$ _____	<i>Less Tithe &amp; Tax</i>	- \$ _____
<b>Total Gross Income</b>	\$ _____	<b>Net Spendable Income</b>	\$ _____
<b>CHARITY- over tithe-0-2-5%</b>	\$ _____	<b><i>FOOD &amp; Cleaning-5-10-15%</i></b>	\$ _____
<b>SAVING-5-7-10%</b>	\$ _____	<b><i>CLOTHING-3-5-7%</i></b>	
Debts- 5-7-10% (not house)	\$ _____	<i>Adults</i>	\$ _____
Investments- 0-3-5%	\$ _____	<i>Children</i>	\$ _____
<b>Total</b>	\$ _____	<b><i>Total</i></b>	\$ _____
<b>HOUSING- 30-35-40%</b>		<b>TRANSPORTATION-10-12-15%</b>	
1 <sup>st</sup> Mortgage/Rent	\$ _____	Car Payment	\$ _____
2 <sup>nd</sup> Mortgage	\$ _____	Car Payment	\$ _____
Real Estate Taxes	\$ _____	Gas & Oil	\$ _____
Repairs/Maintenance	\$ _____	<i>Repairs &amp; Tires</i>	\$ _____
Homeowner/Renter Ins.	\$ _____	Auto Insurance	\$ _____
<b>Total</b>	\$ _____	<b>Total</b>	\$ _____
<b>UTILITIES (part of housing)</b>		<b>PERSONAL</b>	
Electricity	\$ _____	Life Insurance- 1%	\$ _____
Gas/Oil	\$ _____	Health Ins & Cost 5-7-10%	\$ _____
Water	\$ _____	Personal Care-1-2-3%	\$ _____
Trash	\$ _____	<i>Child Care/Educ-1-2-3%</i>	\$ _____
Phone/Cell	\$ _____	<i>Entertainment/Vac-5-7-10%</i>	\$ _____
Internet	\$ _____	<i>Gifts- 1-2-3%</i>	\$ _____
Cable	\$ _____	<i>Misc/Blow \$-1-1-1%</i>	\$ _____
<b>Total</b>	\$ _____	Pets- 0-1-2%	\$ _____
		<b>Total</b>	\$ _____

**WANT TO BE BLESSED? - DON'T STEAL FROM GOD, Mal 3:8-12, 1/16/22**

**GETTING OUR FEET WET-** Jennie Allen's story

**DIVING INTO SCRIPTURE**

THE TEN COMMANDMENTS

-10 Commands about obedience, love, respect and p\_\_\_\_\_!

-10 Commands that give overarching principles found throughout the Bible

THOU SHALT NOT STEAL APPLIED TO GOD BY GOD

Malachi 3<sup>8</sup> "Will a mere mortal rob God? Yet you rob me." But you ask, 'How are we robbing you?' "In tithes and offerings. <sup>9</sup> You are under a curse—your whole nation—because you are robbing me. <sup>10</sup> Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. <sup>11</sup> I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe," says the LORD Almighty. <sup>12</sup> "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

8 BIG QUESTIONS ABOUT TITHING

1. In Malachi 3, would God rather bless us or curse us?
2. Is God serious that withholding the tithe is equivalent to stealing?
3. Isn't tithing just for the Old Testament?
  - Abraham & Jacob- Gen 14:20, 28:22
  - John the Baptist- Lk 3:11
  - Jesus – Mt 5:17, 23:23, 25:31-46, Lk 6:32-36, 12:33

4. Didn't the OT tithe cover what we pay in taxes?
- Partially, it took care of the poor, but also the Levites & T\_\_\_\_\_ - Dt 14:28-29, Mal 3
  - It was required above the king's t\_\_\_\_\_ - Neh 5, Haggai 1, Mal 3
5. Doesn't God want me to give cheerfully, and if can't – I shouldn't? II Cor 8:7
6. Shouldn't I get out of debt before I tithe? Rom 13:8, Hag 1, II Cor 8:2-5,12,
7. Isn't the OT more about physical giving and blessings, but the NT about spiritual giving and blessings? Lk 3,6,12; II Cor 9:10-11, 3 Jn 2
8. Why is it easier for us to pay the bank, credit card and IRS than God?
- Who do we r\_\_\_\_\_ more? Mal 1:6-8
  - A RESPECT ISSUE- We don't think God will c\_\_\_\_\_ us. Ex 22:1-4, Lev 6:1-7, Hag 1
  - A TRUST ISSUE- We don't think God will b\_\_\_\_\_ us. Mal 3, II Cor 9:10-11

## TAKING IT HOME

- Make a commitment to trust & obey God to tithe
  - \$20,000/year income = \$40/wk
  - \$30,000/year income = \$60/wk
  - \$50,000/year income = \$100/wk
  - \$60,000/year income = \$120/wk
  - \$70,000/year income = \$140/wk
- Cut back expenses to make tithing happen
- Take the 10 week challenge- 1/23-3/27/22
- Do the 7 Baby Steps

BABY STEPS adapted from Dave Ramsey's <u>Financial Peace</u>	I need to start	I need to finish	I need to keep at it
#1- Acknowledge God's ownership daily (I Cor 10:26), & that He will bless or curse based on my obedience			
#2- Tithe (10%) & offerings- bless God, spread Gospel (church, ministries, missionaries) & help the poor			
#3- \$1k Emergency Savings Fund in 3 mos. (Pro 6:6-8)			
#4- Monthly Budget- assign every \$1 every mo. (Lk 14:28 - see next page)			
#5-Debt Snowball- pay off all credit card & car debt in 2 years – Pro 22:7, 6:5-11. Gazelle & ant intensity!			
#6- 3-6 months in Emergency Savings			
#7- 5-15% retirement savings, (then college, extra giving)			

❖ **WHAT'S GOD SAYING TO YOU?** – write it down, pray it back, share it with others!  
 Heavenly Father, forgive me for not respecting You, even stealing from You and not trusting You to provide. You own it all! You've told me what to do and promised to curse me if I don't and bless me, bless me, bless me if do. I especially feel You saying to me...