

FINANCIALLY FIT

Life Lessons from the Book of Proverbs



WEEK 1 - MAKE A BUDGET



Scripture Memory:

"A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and want like an armed man." - Proverbs 6:10,11

COMMENTARY



The Book of Proverbs does not have the historical context that we come to expect at other places in Scripture. Instead, it communicates truths in rich poetic language, full of illustrations and metaphors. Though poetic in nature, these simple word pictures are instantly applicable to our everyday lives.

Take the passage above for example: how is the lazy man described in the first line and what becomes of him? What strikes you about the way, "poverty," and, "want," are described?

BUDGETING 101

The passage above described how quickly, "poverty and want," can creep up on someone who is lazy about work or even just lazy about how they manage the money that God gives them. The challenge for this week is to make a budget. If that sounds scary, call it a spending plan! If all the money we have is given to us by God, make a plan of how to spend it wisely. Value the same things that God values and, "Honor the Lord with Your Wealth."

QUOTE

Budgeting means spending every dollar on paper, on purpose, before the month begins. - Dave Ramsey

A HEALTHY ATTITUDE TOWARD MONEY



Honor the Lord with Your Wealth

QUESTIONS

Kid Question: What is the biggest purchase you have ever made?

Student Question: What is the one thing you spend the most money on?

Adult Question: What is the one area of the budget you overspend every month?



Additional RESOURCES

Flip this card over to see a sample budget or spending plan. This is a super-simple budget that will give you a place to start. For a more detailed budget that you can download as an excel spreadsheet, visit: nrhbc.org/fit or crosschurchdfw.org/fit

OUR FAMILY BUDGET

| | Budget | Actual | Difference |
|-------------------|--------|--------|------------|
| Income | | | |
| | | | |
| Tithe | | | |
| Savings | | | |
| | | | |
| Housing | | | |
| Utilities | | | |
| Food | | | |
| Transportation | | | |
| Clothing | | | |
| Medical/Health | | | |
| Education | | | |
| | | | |
| Personal | | | |
| Life Insurance | | | |
| Child Care | | | |
| Education/Adult | | | |
| Child Support | | | |
| Alimony | | | |
| Subscriptions | | | |
| Organization Dues | | | |
| Gifts | | | |
| Miscellaneous | | | |
| Spending Money | | | |
| | | | |
| Recreation | | | |
| Entertainment | | | |
| | | | |
| Debt | | | |
| Credit Cards | | | |
| Gas Cards | | | |
| Department Stores | | | |
| Student Loans | | | |
| | | | |
| Total Expenses | | | |
| Net | | | |

