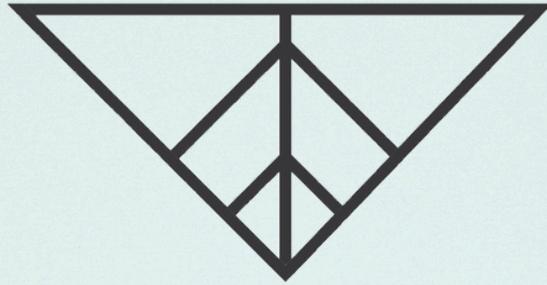




GROW



Financial  
Stewardship

# Session 1: What Does the Bible Say About Money?

The mention of money can bring up a wide range of emotions or thoughts, depending on your upbringing, debt, goals, spending habits, etc. Below are some Bible verses to help us understand how to view and steward money as Christians.

## **1 Timothy 6:17–19**

*"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."*

### **Fill in the blank:**

Don't set your hope on the \_\_\_\_\_ of riches.  
Instead, put your hope in \_\_\_\_\_, who richly provides.  
Be rich in \_\_\_\_\_ and ready to \_\_\_\_\_.

**1 Timothy 5:8** *"But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever."*

### **Fill in the blank:**

- Providing for your \_\_\_\_\_ is a sign of true faith.

**Proverbs 13:22 "A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous."**

**Fill in the blank:**

A good person leaves an \_\_\_\_\_ to their children's \_\_\_\_\_.

**Romans 13:7 "Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed."**

**Fill in the blank:**

Pay what is \_\_\_\_\_ — taxes, revenue, \_\_\_\_\_, and honor.

**Proverbs 11:24–25 "One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered."**

**Fill in the blank:**

Whoever \_\_\_\_\_ will be enriched.  
One who \_\_\_\_\_ others will be watered.

**Wrap Up:**

God's Word has a lot to say about money—not just how we use it, but how we **view** it. The Bible teaches that generosity, provision, and stewardship are not optional—they're essential to living a life that honors God.

## Big Idea:

God doesn't want your money. He wants your heart—and how you handle money reveals where your heart is.

## Reflection:

Which verse stood out most to you and why?

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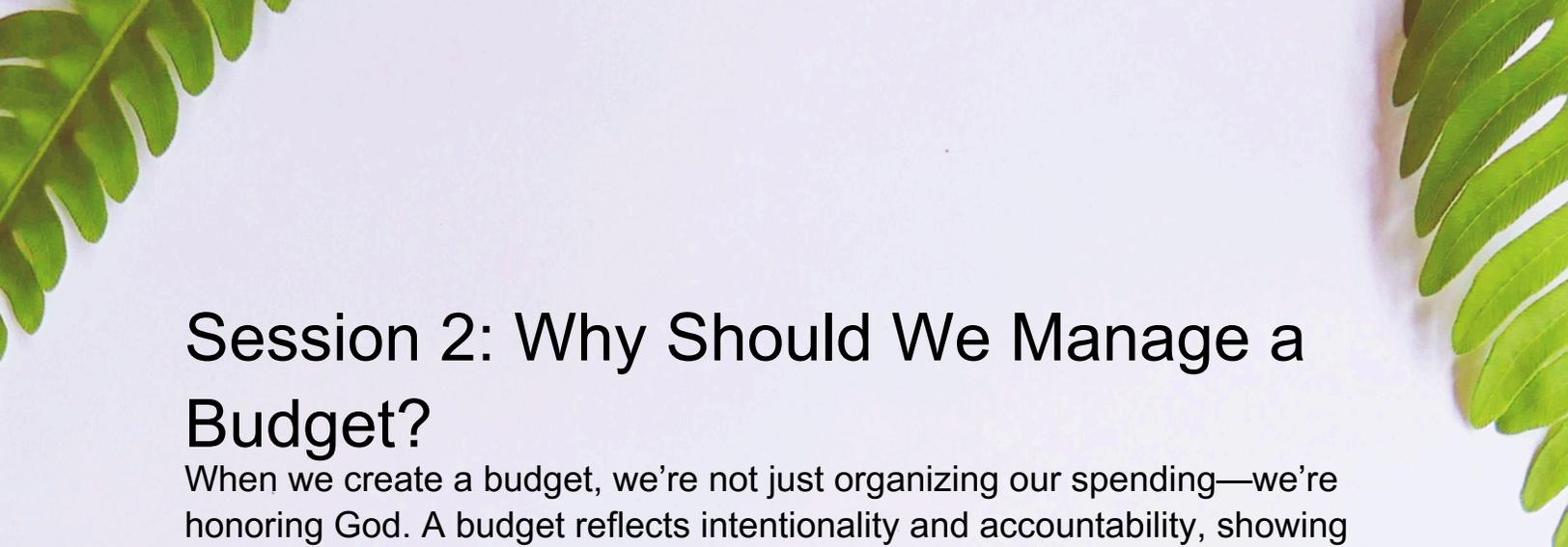
## Application:

What is God challenging you to do?

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## Session 2: Why Should We Manage a Budget?

When we create a budget, we're not just organizing our spending—we're honoring God. A budget reflects intentionality and accountability, showing that we take God's provision seriously and want to use it wisely.

### Fill in the blank:

Budgeting is an act of \_\_\_\_\_ and \_\_\_\_\_ of the resources God has entrusted to us.

**Psalm 24:1–2** "The earth is the Lord's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers."

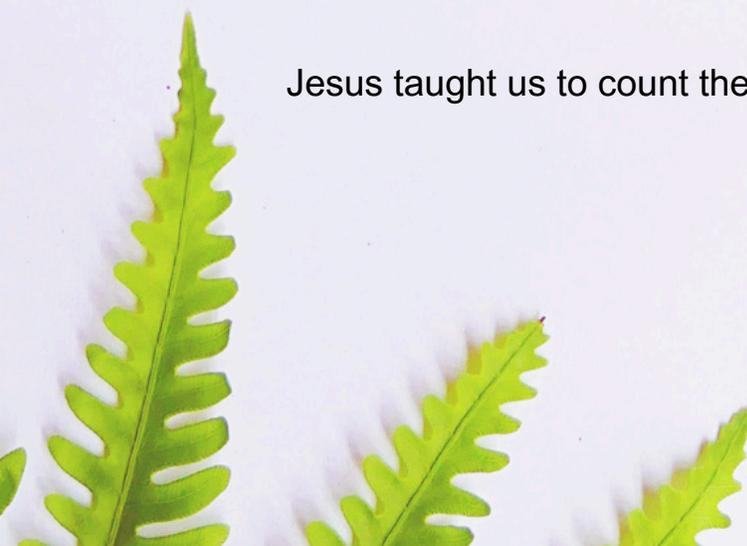
### Fill in the blank:

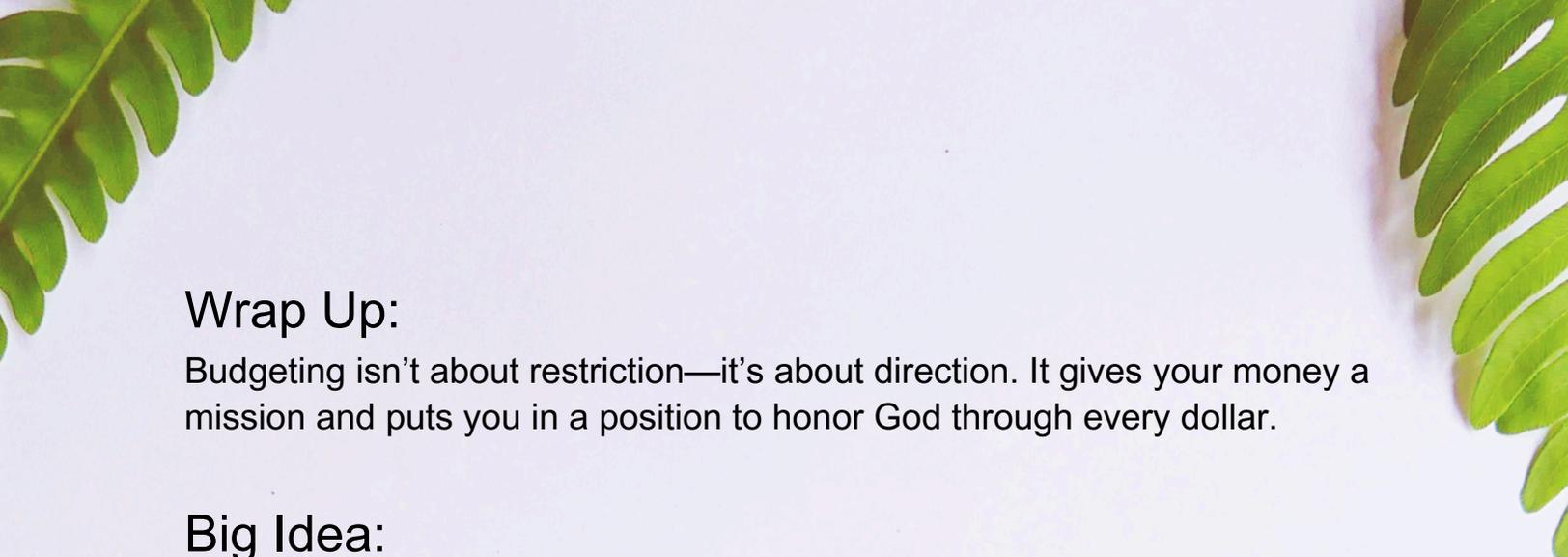
Psalm 24 reminds us that everything belongs to \_\_\_\_\_.

**Luke 14:28–30** "For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish.'"

### Fill in the blank:

Jesus taught us to count the \_\_\_\_\_ before building.





## Wrap Up:

Budgeting isn't about restriction—it's about direction. It gives your money a mission and puts you in a position to honor God through every dollar.

## Big Idea:

A budget is a plan that turns intention into impact.

## Reflection:

How have you viewed budgeting in the past?

What might change if you saw budgeting as spiritual stewardship?

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## Application:

What is God challenging you to do?

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## Money is a Resource

Money is amoral, meaning it is not inherently good or bad. Rather, money is a resource just like time, food, clothing, etc. The Bible warns that the love of money is the root of all kinds of evil, and it also warns that those who don't provide for their family are worse than an unbeliever. Money is meant to be used wisely, just like any other resource.

**1 Timothy 6:10** "For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs."

**Fill in the blank:**

Money is a \_\_\_\_\_. It is not inherently \_\_\_\_\_ or \_\_\_\_\_.

**Wrap Up:**

Money is a gift from God, but like any tool, it depends on how you use it. Use it wisely and it can build something eternal.

**Big Idea:**

It's not about how much you have—it's how well you manage what you've got.

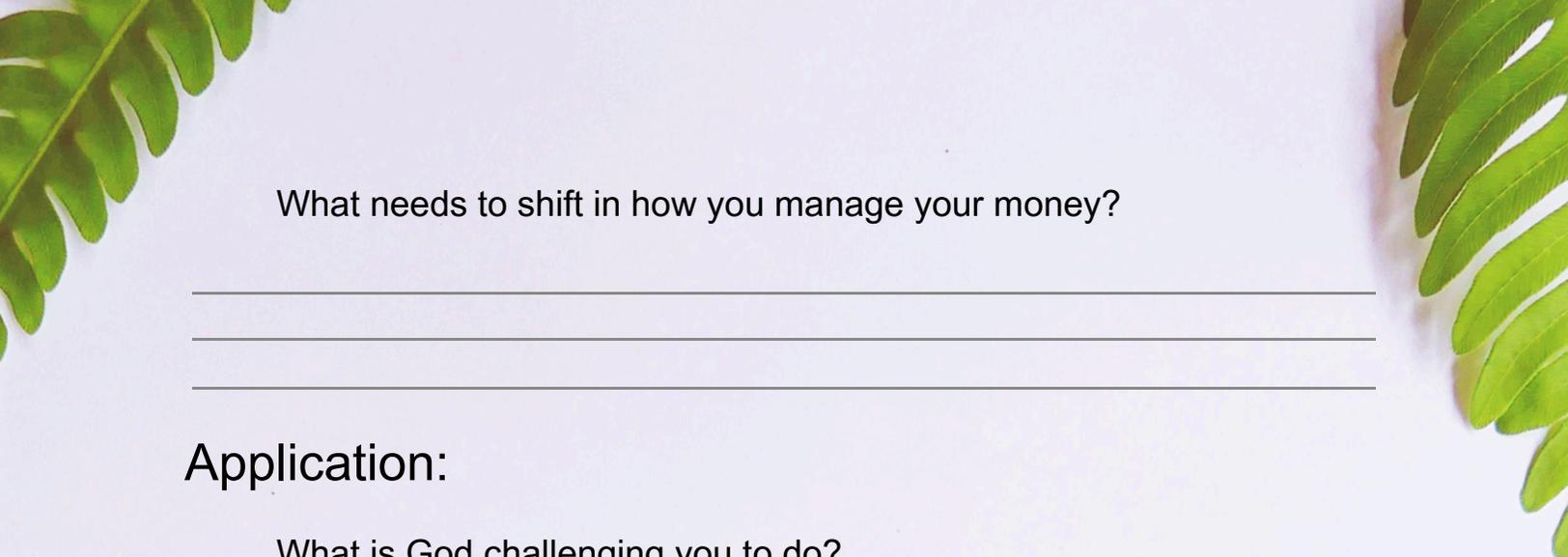
**Reflection:**

How has your view of money helped or hurt your spiritual growth?

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What needs to shift in how you manage your money?

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## Application:

What is God challenging you to do?

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## Investing is an Expectation

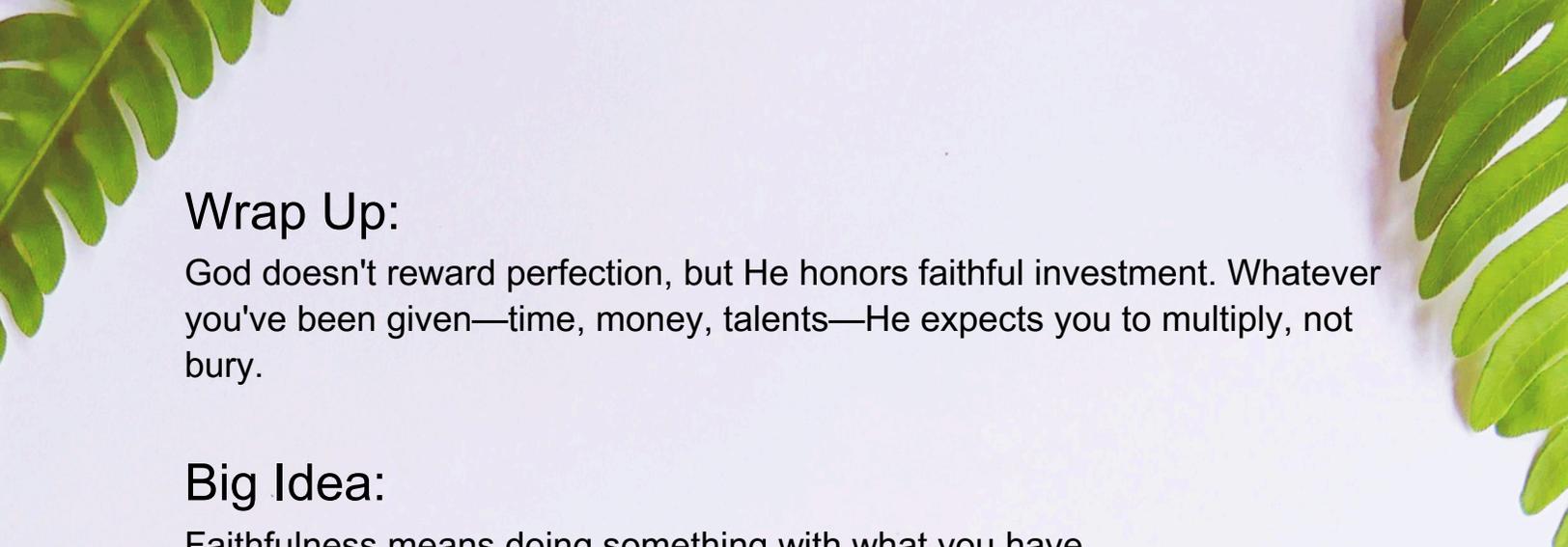
In **Matthew 25**, Jesus tells a parable about three servants who were given talents by their master. Each of these servants was provided a different amount of talents, and was left to manage what they had been given. After an amount of time, the master returns to take account of what each servant did with their talents. The servants who invested their talents ended up multiplying their resources, and were honored. Meanwhile, the servant who did not invest what they were given had their resources taken away. This story has implications that extend to all of our resources, talents, and opportunities.

**Matthew 25:21** "His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'"

### Fill in the blank:

We are expected to \_\_\_\_\_ what we've been given—not just \_\_\_\_\_ it.





## Wrap Up:

God doesn't reward perfection, but He honors faithful investment. Whatever you've been given—time, money, talents—He expects you to multiply, not bury.

## Big Idea:

Faithfulness means doing something with what you have.

## Reflection:

What gifts or resources are you currently underutilizing?

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Where might God be prompting you to take action?

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## Application:

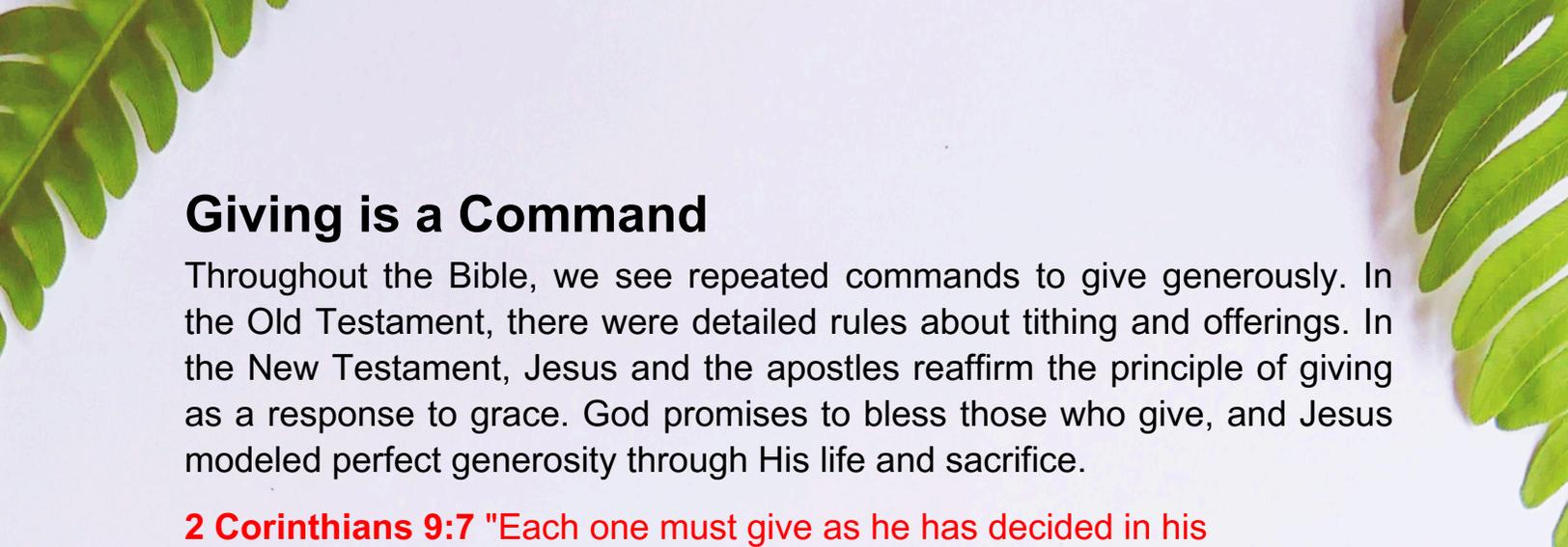
What is God challenging you to do?

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## Giving is a Command

Throughout the Bible, we see repeated commands to give generously. In the Old Testament, there were detailed rules about tithing and offerings. In the New Testament, Jesus and the apostles reaffirm the principle of giving as a response to grace. God promises to bless those who give, and Jesus modeled perfect generosity through His life and sacrifice.

**2 Corinthians 9:7** "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver."

**Fill in the blank:**

Giving is not optional—it's a \_\_\_\_\_. God loves a \_\_\_\_\_ giver.

**Wrap Up:**

Giving is how we practice trust and obedience. It aligns our hearts with God's priorities and opens our lives to His provision.

**Big Idea:**

You can't grow in faith without growing in generosity.

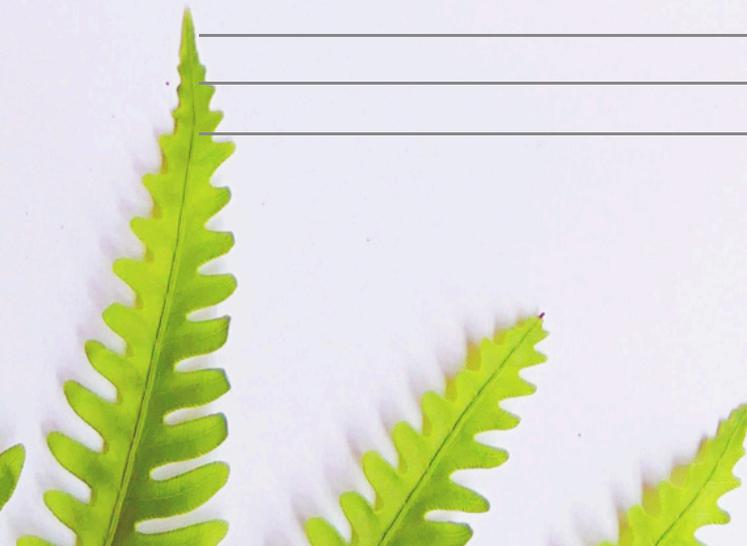
**Reflection:**

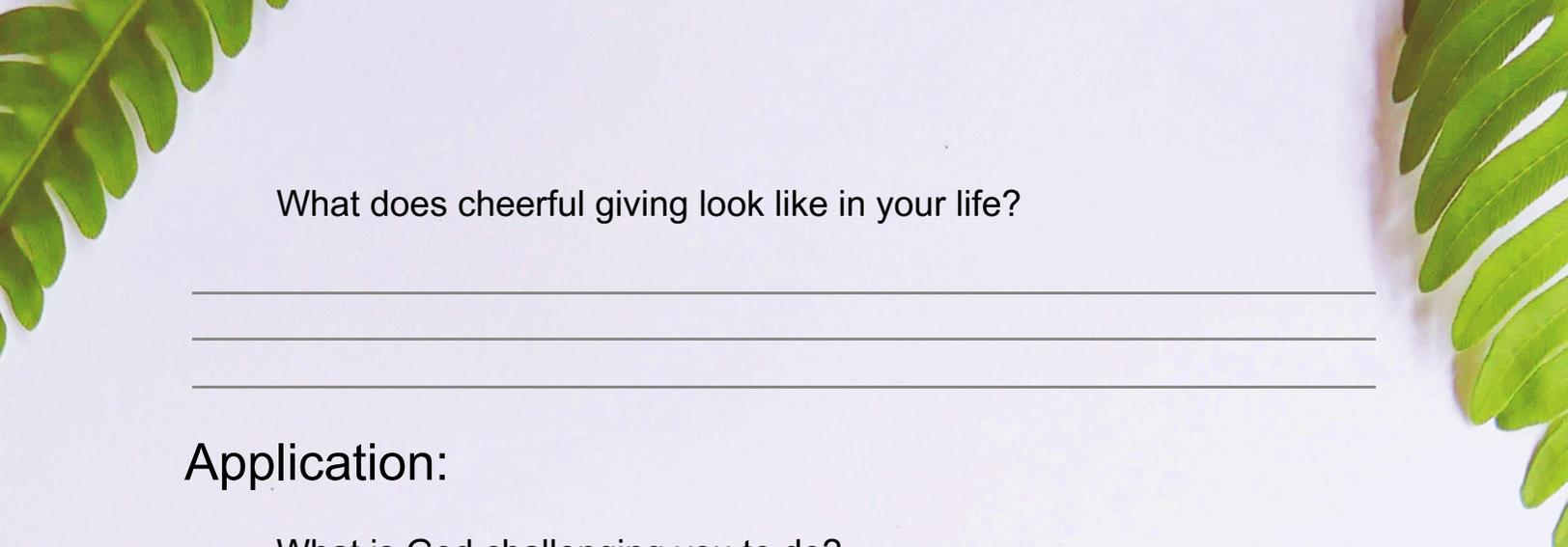
In what ways have you viewed giving as optional?

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What does cheerful giving look like in your life?

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**Application:**

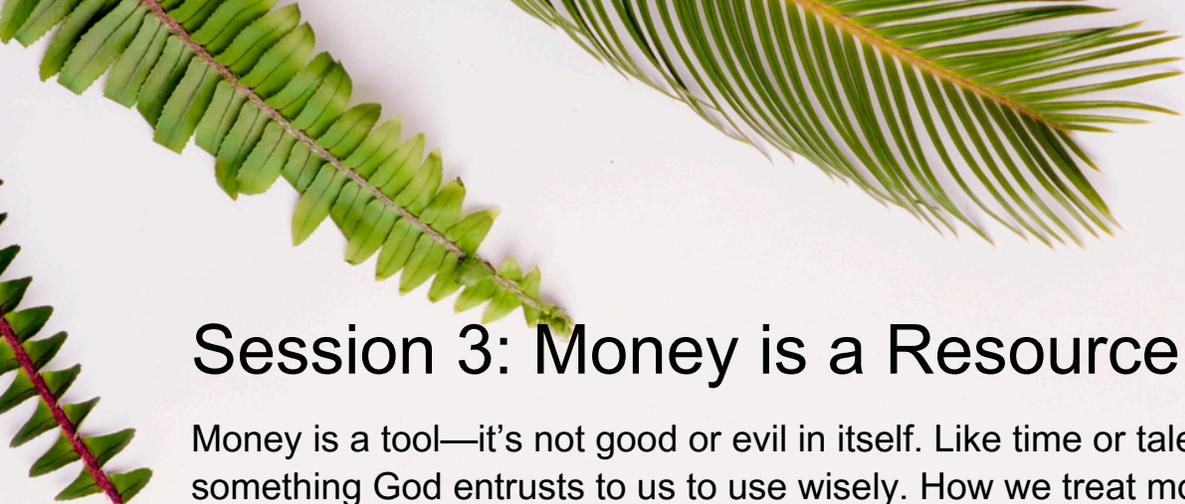
What is God challenging you to do?

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## Session 3: Money is a Resource

Money is a tool—it's not good or evil in itself. Like time or talents, it's something God entrusts to us to use wisely. How we treat money reveals what we value most.

### Fill in the blank:

Money is neither \_\_\_\_\_ nor \_\_\_\_\_. It is a \_\_\_\_\_.

**1 Timothy 6:10** "For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs."

### Fill in the blank:

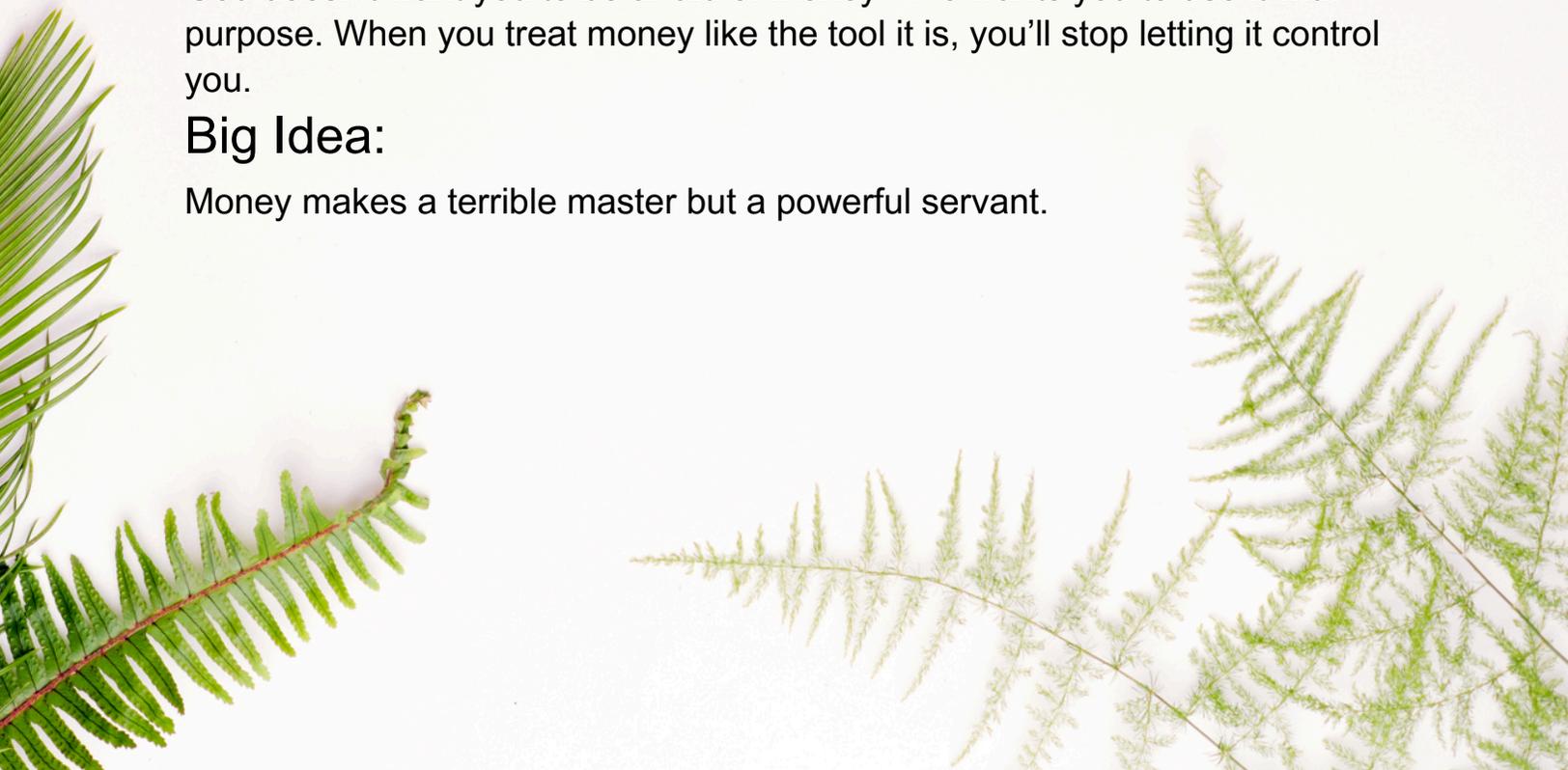
The love of money is the root of many evils. Through this craving, some have \_\_\_\_\_ and \_\_\_\_\_.

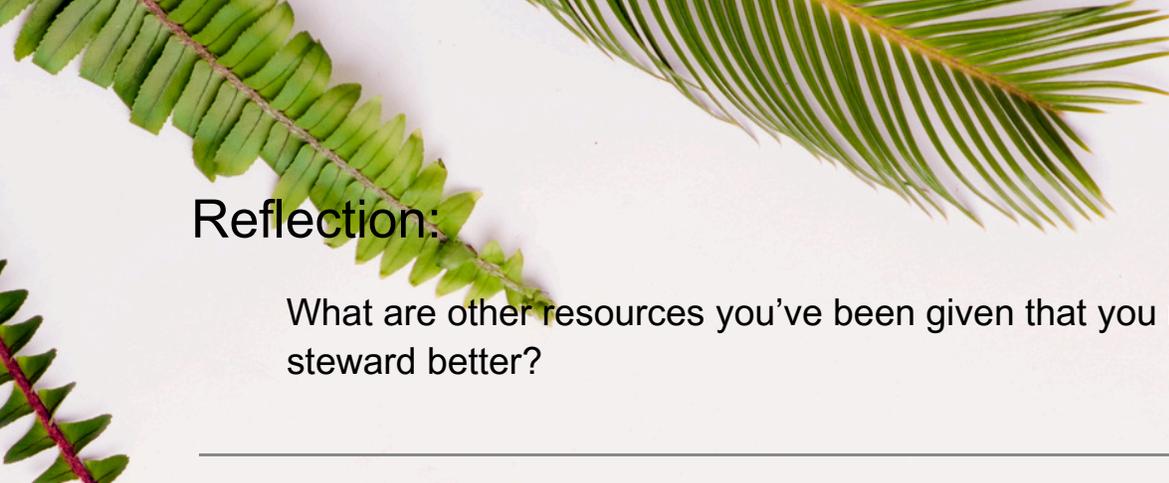
### Wrap Up:

God doesn't want you to be afraid of money—He wants you to use it with purpose. When you treat money like the tool it is, you'll stop letting it control you.

### Big Idea:

Money makes a terrible master but a powerful servant.





## Reflection:

What are other resources you've been given that you might need to steward better?

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## Application:

What is God challenging you to do?

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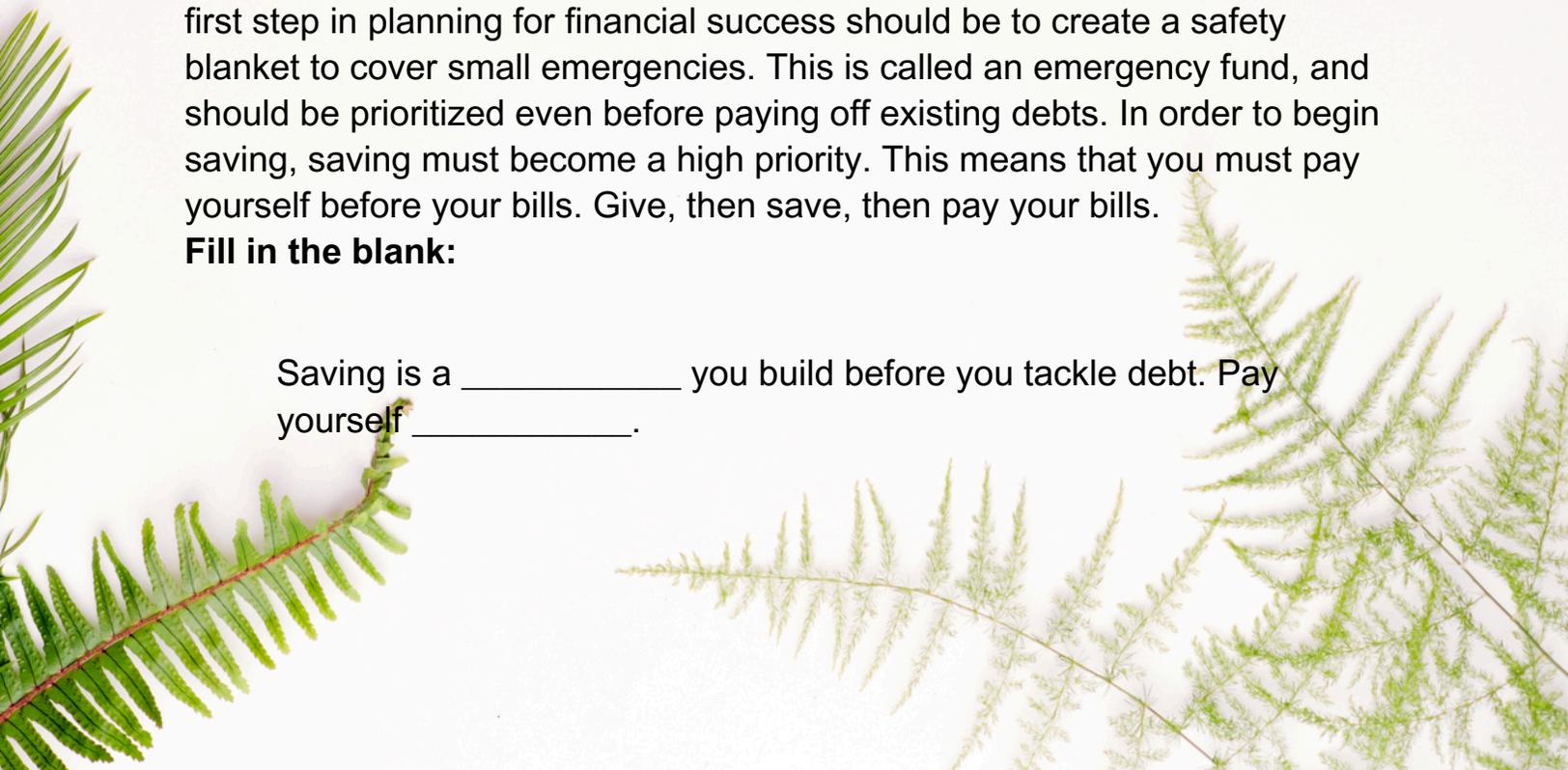
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## Financial Success Begins with Saving

Whether you are financially secure or financially distressed, saving is an important discipline to learn for reaching any financial goal. Recent studies have shown that less than half of all Americans have enough savings to cover a \$1,000 emergency. This means that even a small emergency is enough to send the average American into debt. For this reason, the very first step in planning for financial success should be to create a safety blanket to cover small emergencies. This is called an emergency fund, and should be prioritized even before paying off existing debts. In order to begin saving, saving must become a high priority. This means that you must pay yourself before your bills. Give, then save, then pay your bills.

### Fill in the blank:

Saving is a \_\_\_\_\_ you build before you tackle debt. Pay yourself \_\_\_\_\_.





## Wrap Up:

Small savings make a big difference. Building an emergency fund is a form of wisdom and protection.

## Big Idea:

Saving is not selfish—it's stewardship.

## Reflection:

What holds you back from saving consistently?

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What step could you take this week to build your savings?

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## Application:

What is God challenging you to do?

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## Taking Account of Every Dollar

Making a budget is essentially creating a cash flow plan for your money. When starting a budget, you will need to assess your average monthly income. Each dollar earned should be given a cash flow destination (save, pay off debts, invest, etc.), so that every dollar is accounted for in your budget. This is called a **zero-based budget**.

Creating a zero-based budget will allow you to identify areas you may be overspending in. It will also reveal whether or not your current income is sufficient to cover your bills, saving, and making progress on paying off outstanding debts.

**Fill in the blank:**

A zero-based budget means every dollar has a \_\_\_\_\_.

**Wrap Up:**

You can't manage what you don't measure. Every dollar has a job.

**Big Idea:**

A plan without a budget is just a wish.

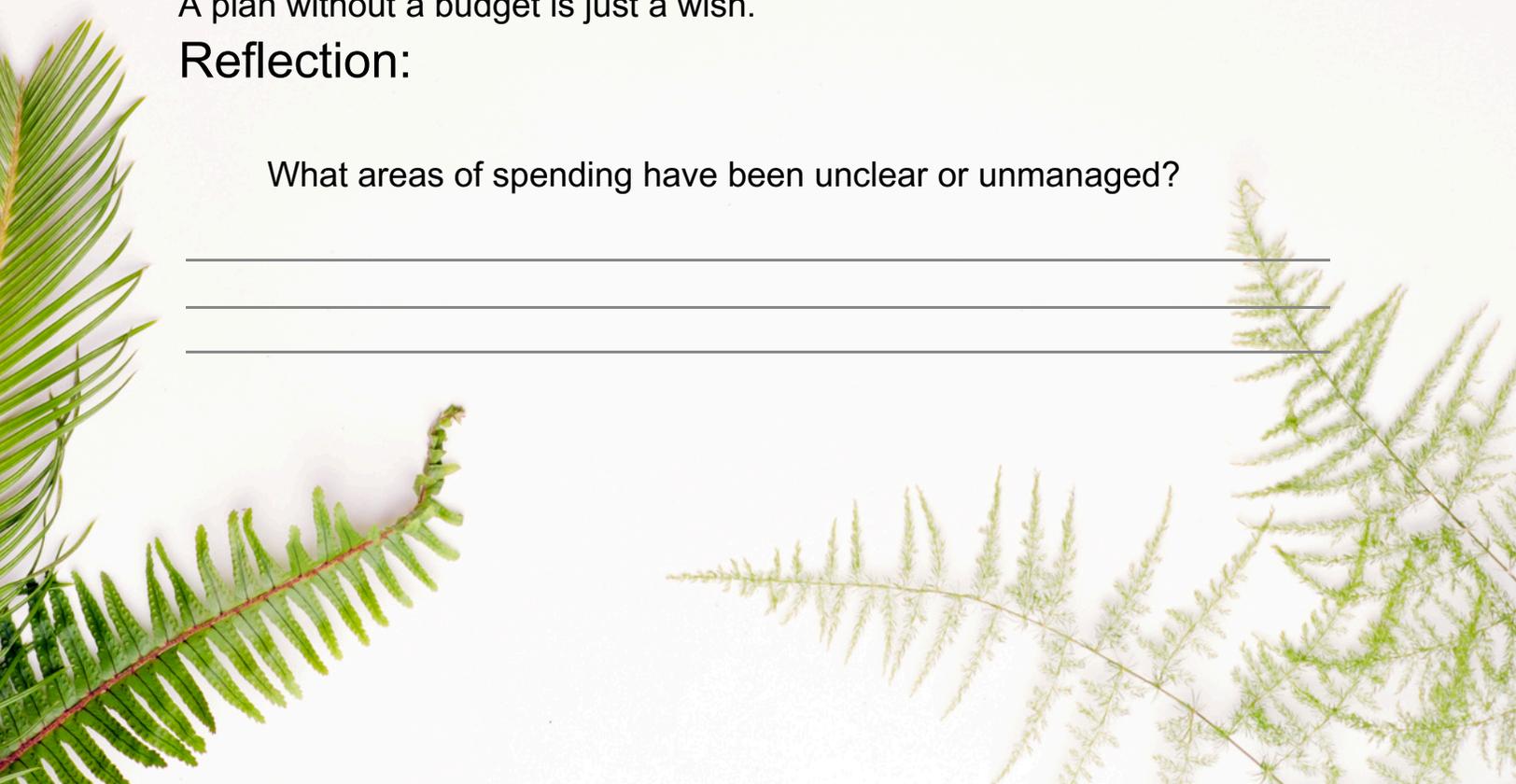
**Reflection:**

What areas of spending have been unclear or unmanaged?

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How might a cash flow plan bring more peace to your finances?

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**Application:**

What is God challenging you to do?

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# Session 4: Creating A Budget

Track your actual income and expenses over the next month to determine if your budget needs to be modified. Oftentimes, there are unforeseen or irregular expenses which may be missed in your initial budget, and it is important to reassess your cash flow after a few months of budgeting.

Each family's budget will vary depending on family size, priorities, outstanding bills, medical conditions, etc. However, the following is a general guideline which provides a reasonable expectation for what percentage of your budget should be allocated to each expense group.

## Expense Category Samples

Tithing/Charity - 10-15%

Saving - 10-15%

Housing - 25-35%

Utilities - 5-10%

Food - 5-15%

Clothing - 2-7%

Transportation - 10-15%

Medical/Health - 5-10%

Insurance - 10-25%

Personal/Misc - 5-10%

Recreation - 5-10%

Debts - 5-10%

# Zero-Based Budget Example

Let's break this down with a super simple example so you can see exactly how a zero-based budget works in real life:

## Income

Paycheck 1: \$2,200  
Paycheck 2: \$2,200  
Side Hustle: \$600  
Income Total: \$5,000

## Expenses

Tithe: \$500  
Food: \$650  
Utilities: \$200  
Housing: \$1,250  
Transportation: \$300  
Insurance: \$850  
Debt: \$1,000  
Fun Money: \$150  
Miscellaneous: \$100  
Expenses Total: \$5,000  
**Income (\$5,000) - Expenses (\$5,000) = Zero**

## Cash Flow Planning Worksheet

Use the following worksheet to begin planning your own zero-based budget. This tool helps you assign every dollar a destination and track how well you follow through. Don't stress about filling out every line—just use what applies to you!

[Click here to download Cash Flow Planning Worksheet separately](#)

*You can fill the blanks in online,  
with this fillable PDF*

# Monthly Cash Flow Plan

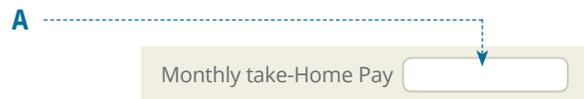
Cash flows in and out each month. Make sure you tell it where to go!

## Yes, this budget form has a lot of lines and blanks.

But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

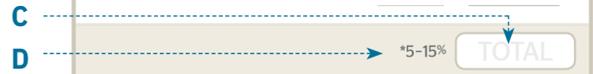
### Step 1

Enter your monthly take-home pay in the box at the top right (a). This is the amount you have for the month to budget. So far so good, huh?

A 

### Step 2

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (b) first. Add up each subcategory and put that number in the Total box (c).

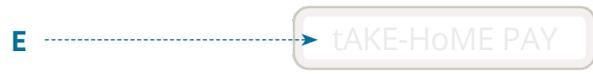
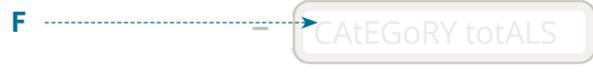
B   
C   
D 

🍏 food		Spent	Budgeted
Groceries			
Restaurants			
		*5-15%	TOTAL

Also, pay attention to Dave's recommended percentages (d). This will help you keep from budgeting too much for a category.

### Step 3

Finally, enter your take-home pay in the top box at the end of the page (e), then add up all categories and place that total in the Category Totals box (F). Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance (g). Doesn't that feel great?

E   
F   
G 

### Step 4

When the month ends, put what you actually spent in the Spent column (h). That will help you make any necessary adjustments to the next month's budget.

H 

🍏 food		Spent	Budgeted
Groceries			
Restaurants			
		*5-15%	TOTAL

# Monthly Cash Flow Plan

Cash flows in and out each month. Make sure you tell it where to go!

Monthly take-Home Pay

Add up budgeted column & enter here

These icons represent good options for cash envelopes

**♥ charityY**  Spent  Budgeted

tithes \_\_\_\_\_

Charity & off erings \_\_\_\_\_

\*10- 15%  totAL

**🐷 saVing**  Spent  Budgeted

Emergency Fund \_\_\_\_\_

Retirement Fund \_\_\_\_\_

College Fund \_\_\_\_\_

\*10- 15%  totAL

**🏠 hoUsing**  Spent  Budgeted

First Mortgage/Rent \_\_\_\_\_

Second Mortgage \_\_\_\_\_

Real Estate taxes \_\_\_\_\_

Repairs/Maint. \_\_\_\_\_

Association Dues \_\_\_\_\_

\*25 - 35%  totAL

**⚙️ Utilities**  Spent  Budgeted

Electricity \_\_\_\_\_

Gas \_\_\_\_\_

Water \_\_\_\_\_

trash \_\_\_\_\_

Phone/Mobile \_\_\_\_\_

Internet \_\_\_\_\_

Cable \_\_\_\_\_

\*5 - 10%  totAL

**🍏 Food**  Spent  Budgeted

✉ Groceries \_\_\_\_\_

✉ Restaurants \_\_\_\_\_

\*5 - 15%  totAL

**👕 clothing**  Spent  Budgeted

✉ Adults \_\_\_\_\_

✉ Children \_\_\_\_\_

✉ Cleaning/Laundry \_\_\_\_\_

\*2- 7%  totAL

**🚗 transportation**  Spent  Budgeted

Gas & oil \_\_\_\_\_

✉ Repairs & tires \_\_\_\_\_

License & taxes \_\_\_\_\_

Car Replacement \_\_\_\_\_

other \_\_\_\_\_

\*10- 15%  totAL

**🩺 Medical/health**  Spent  Budgeted

Medications Doctor \_\_\_\_\_

Bills Dentist \_\_\_\_\_

optometrist \_\_\_\_\_

Vitamins other \_\_\_\_\_

\_\_\_\_\_

other \_\_\_\_\_

\_\_\_\_\_

\*5 - 10%  totAL

\*Dave's Recommended Percentages

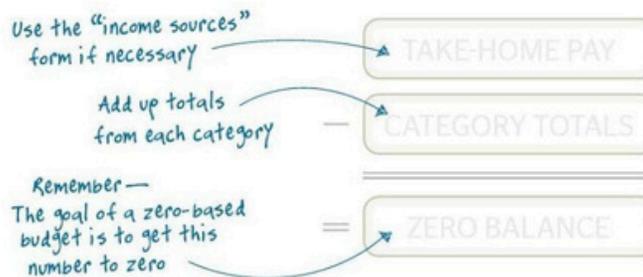
INSURANCE	Spent	Budgeted
	Life Insurance	_____
Health Insurance	_____	_____
Homeowner/Renter	_____	_____
Auto Insurance	_____	_____
Disability Insurance	_____	_____
Identity Theft	_____	_____
Long-Term Care	_____	_____
		*10-25% TOTAL

PERSONAL	Spent	Budgeted
	Child Care/Sitter	_____
Toiletries	_____	_____
Cosmetics/Hair Care	_____	_____
Education/Tuition	_____	_____
Books/Supplies	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Subscriptions	_____	_____
Organization Dues	_____	_____
Gifts (inc. Christmas)	_____	_____
Replace Furniture	_____	_____
Pocket Money (His)	_____	_____
Pocket Money (Hers)	_____	_____
Baby Supplies	_____	_____
Pet Supplies	_____	_____
Music/Technology	_____	_____
Miscellaneous	_____	_____
Other _____	_____	_____
Other _____	_____	_____
		*5-10% TOTAL

RECREATION	Spent	Budgeted
	Entertainment	_____
Vacation	_____	_____
		*5-10% TOTAL

DEBTS	Spent	Budgeted
	Car Payment 1	_____
Car Payment 2	_____	_____
Credit Card 1 _____	_____	_____
Credit Card 2 _____	_____	_____
Credit Card 3 _____	_____	_____
Credit Card 4 _____	_____	_____
Credit Card 5 _____	_____	_____
Student Loan 1	_____	_____
Student Loan 2	_____	_____
Student Loan 3	_____	_____
Student Loan 4	_____	_____
Other _____	_____	_____
		*5-10% TOTAL

Once you have completed filling out each category, subtract all category totals from your take-home pay.



# Boosting Income and Managing Spending

Adding a side hustle can be really beneficial in making headway on paying off outstanding bills or saving for your emergency fund. Here are some ideas to increasing your monthly cash flow:

Sell unused items on Facebook marketplace, garage sales, etc.

Cut unnecessary expenses (i.e. dining out, streaming subscriptions, activities)

Start a side gig (Uber, Doordash, Freelance, cutting grass/landscaping, etc.)

## Fill in the blank:

Reducing expenses or increasing income creates more \_\_\_\_\_ for saving, giving, or paying off debt.

## Reflection:

What practical step could you take this week to boost your margin?

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Which unnecessary expense could you cut today?

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## Application:

What is God challenging you to do?

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## Final Thoughts

God owns it all.  
You are a steward.  
Money is a tool.  
Your heart matters more than your income.  
Your plan reflects your priorities.  
Generosity is worship in action.  
You were entrusted to multiply, not maintain.  
A good steward thinks eternally, not temporarily.

## Next Steps:

Commit to 90 days of budgeting.  
Share your goals with a trusted friend or financial coach.  
Pray over your finances weekly.

**"Where your treasure is, there your heart will be also." — *Matthew 6:21***





