

Lesson 3: Your Treasure and Your Budget

Big Idea: Our heart seeks treasure. How we spend our money reveals what our heart ultimately values.

What we Treasure

Reveals what our heart values

Affects our decisions

Affects what we see

Affects what we worship

Is a reflection of who is our master

Tips for Budgeting

Do it with your partner

Give first

Pay yourself second

Minimize your fixed expenses

Budget conservatively

Track your progress

How to make a budget

Step 1: Determine your Income

Step 2: Get an accurate assessment of how much you spend.

Step 3: Organize your expenses

	Fixed	Variable
Non-Discretionary		
Discretionary		

Step 4: Determine your proportions

Step 5: Create your categories

Step 6: Adjust and Trim

Step 7: Track your progress

Step 8: Make a plan for your margin

Discussion Questions:

Of all the false-masters, why does Jesus choose money in Matthew 6:24?

Why should God be the sole object of our worship?

What does a budget tell you about what you treasure?

How does a budget help you steward God's resources?

Homework:

Discuss your financial spending priorities. Be specific and be honest.

- How much do you make?
- How much do you spend?
- What do you spend money on?

Create your spending plan

Write your spending plan/strategy in your financial plan