

Your Treasure and  
Your Budget



# Our Treasure

*Do not lay up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal, but lay up for yourselves, treasures in heaven, where neither moth or rust destroys and where thieves do not break in and steal. For where your treasure is, there your hearts will be also.*

*Matthew 6:19-21*



# 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 our worship
- Is a reflection of who is our master



# Your Budget

- Reveals the desires of your heart
- Orients our heart to our proper treasure
- Gives freedom to spend according to your plan
- The foundation for accomplishing financial goals



# Tips for Budgeting

- Do it with your partner
- Give first
- Pay yourself second
- Minimize your fixed expenses
- Budget conservatively
- Track your progress



# Step 1: Determine your Income

- Sources of Income
- Gross vs Net Income



# Step 1: Determine your Income

- What if my income is variable?
- What if I get a bonus or unplanned income?



Step 2: Get an accurate  
assessment of spending



# Step 3: Organize your expenses

	Fixed	Variable
Non-Discretionary	Mortgage Car Payment Taxes	Home Maintenance Utilities Car Maintenance Food
Discretionary	Subscription Services Cable Service	Coffee Shops Clothing Personal Care Eating Out



# Step 4: Determine your proportions

- Giving = 10% of Gross Income
- Savings = 20% of Gross Income
- Housing Expenses = 20% of Gross Income
- 50 / 30 / 20 Plan



# Step 5: Create your categories



# Step 6: Adjust and Trim



# Step 7: Track your Progress

- [Mint.com](https://www.mint.com)
- [YouNeedaBudget.com](https://www.youneedabudget.com)
- [EveryDollar.com](https://www.everydollar.com)
- [Quicken.com](https://www.quicken.com)
- [QuickBooks.com](https://www.quickbooks.com)



Step 8: Make a plan for  
your margin