I. TEACHING NOTES
OPENING THOUGHT

My purpose is to ______________________________ God.

My mission is ______________________________ right now.

Week 1: I am who ______________________________ says I am.

Week 2: God sees me in every ______________________________.

Week 3: God is forming my ____________________ for my calling.

Week 4: God has surrounded me with the right ________________.

Week 5: I will walk in courage and ______________________________.

Week 6: I will seek God before I take my next ________________

Week 7: I am on mission where God has ________________ me.

Week 8: I will steward my life for His ________________________

Week 9 Core Truth Everything I have belongs to ____________.

Point 1 Money Reveals What I ______________

Matthew 6:21
"For where your treasure is, there your heart will be also."

Money is not just a financial issue.

Where my spending may not match my values:

Point 2 Budgeting Gives Every Dollar an

____

Proverbs 27:23–24
"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever..."

A budget helps me live with:

- O Clarity
- O Contentment
- O Generosity
- O Peace
- O Discipline
- O Margin
- O Mission

One area where my money needs clearer direction:

Point 3 Debt Can Limit My ________________

Proverbs 22:7
"The rich rule over the poor, and the borrower is slave to the lender."

Debt can affect my:

- O Peace
- O Generosity
- O Freedom
- O Options
- O Stress
- O Future decisions
- O Ability to respond to needs

A debt or payment that may be limiting my margin:

Point 4 Margin Makes Generosity __________

2 Corinthians 9:8
"And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."

Budgeting creates room to:

- O Give
- O Save
- O Prepare
- O Help
- O Respond
- O Breathe
- O Obey

Where I need more margin:

Point 5 A Budget Is a Mission Plan for My

____

Luke 16:10
"Whoever can be trusted with very little can also be trusted with much..."

My budget is where my mission gets ________________.

One financial area where I need to begin again:

II. REFLECTION

1. Sunday Recap

What stood out to me most from the message?

One truth I need to remember this week:

2. Financial Stewardship Inventory

How would I honestly describe my current energy level?

- O Peaceful
- O Planned
- O Improving
- O Stressed
- O Confusing
- O Reactive
- O Overwhelming
- O Other: ____

What currently creates the most financial pressure?

Where am I stewarding resources well?

Where am I drifting financially?

What financial habit needs attention first?

- O Giving
- O Saving
- O Spending
- O Debt
- O Budgeting
- O Tracking expenses
- O Impulse buying
- O Contentment
- O Communication
- O Other: ______________________________

3. Listen to God
"God, what are You saying to me about how I am stewarding my resources?"

III. CROWN-STYLE BUDGET PLAN

STEP 1: Start With Gross Monthly Income

Monthly income before taxes and deductions:

Income Source 1: $__________________________

Income Source 2: $__________________________

Other Income: $__________________________

Gross Monthly Income Total: $__________________________

STEP 2: Honor God First

Proverbs 3:9
"Honor the Lord with your wealth, with the firstfruits of all your crops."

Tithe / Giving Goal: $____________________

Additional Generosity / Missions: $____________________

Total Giving: $____________________

STEP 3: List Monthly Taxes

Federal Taxes: $____________________

Social Security / Medicare: $____________________

State Taxes: $____________________

Other Taxes: $____________________

Total Taxes: $____________________

STEP 4: Calculate Net Spendable Income

Gross Monthly Income: $____________________

Minus Giving: $____________________

Minus Taxes: $____________________

Net Spendable Income: $____________________

This is the amount I will place into spending plan categories.

IV. MONTHLY SPENDING PLAN

Use this section to build a realistic monthly budget. The goal is not perfection. The goal is faithful direction.

Category	Current Spending	New Monthly Plan	Difference
Housing	$	$	$
Food / Groceries	$	$	$
Transportation	$	$	$
Insurance	$	$	$
Debt Payments	$	$	$
Entertainment / Recreation	$	$	$
Clothing	$	$	$
Savings	$	$	$
Medical / Dental	$	$	$
Miscellaneous	$	$	$
Investments / Retirement	$	$	$
School / Childcare	$	$	$
Other:	$	$	$
Other:	$	$	$

Total Monthly Living Expenses: $______________________

Net Spendable Income: $______________________

Difference: **$______________________**

- O If the difference is negative, I need to reduce spending, increase income, or adjust the plan.
- O If the difference is positive, I can apply the margin toward giving, saving, debt reduction, or future needs.

V. BUDGET PRIORITIES

Total Monthly Living Expenses: $______________________

Net Spendable Income: $______________________

Difference: **$______________________**

VI. 30-DAY TRACKING PLAN

For the next 30 days, I will track every expense.

Start Date: ______________ End Date: ______________

Tracking Method:

- O Paper
- O Spreadsheet
- O Budgeting app
- O Bank statement review
- O Envelope system
- O Other: ______________________

At the end of each week, I will ask:

What surprised me?

Where did I overspend?

Where did I stay faithful?

What adjustment do I need to make next week?

1. GIVE
How am I honoring God first?

Current Giving:__________________ **Giving Goal: __________________**
One step I can take in generosity:

2. SAVE
How am I preparing wisely?
Emergency Fund Current Amount: $____________________________

Emergency Fund Goal: $____________________________

Monthly Savings Goal: $____________________________
One step I can take toward saving:

3. LIVE
How am I meeting needs responsibly?
One spending area I need to reduce:
One spending area I need to plan better:
One spending area where I need contentment:

4. OWE
How am I reducing debt and increasing freedom?
Debt Name: ____
Balance: $ ______________________________
Minimum Payment: $ ______________________________
Extra Payment Goal: $ ______________________________
Debt Name: ____
Balance: $ ______________________________
Minimum Payment: $ ______________________________
Extra Payment Goal: $ ______________________________
Debt Name: ____
Balance: $ ______________________________
Minimum Payment: $ ______________________________
Extra Payment Goal: $ ______________________________
First debt I will focus on:

VII. FINANCIAL FREEDOM CHECK

Check any statement that may be true:

- O I do not know where my money is going.
- O I spend more than I planned.
- O I use credit cards without a payoff plan.
- O I give only if something is left over.
- O I have no emergency fund.
- O I avoid looking at my finances.
- O I feel shame about money.
- O I need help building a budget.
- O I need to talk honestly with my spouse or family.
- O I need accountability.
- O I am ready to take one faithful step.

What is God highlighting from this list?

VIII. READING PLAN

Day 1: Esther 7:3–4 + Matthew 6:19–21

→ My resources reveal what I value.

Day 2: Proverbs 3:9–10 + Haggai 2:8

→ Everything belongs to God.

Day 3: Proverbs 27:23–24 + Luke 14:28

→ Wisdom pays attention and plans ahead.

Day 4: Proverbs 22:7 + Romans 13:8

→ Debt can limit freedom and availability.

Day 5: 2 Corinthians 9:6–11

→ Generosity flows from trust in God's provision.

Day 6: Luke 16:10–13 + 1 Timothy 6:6–10

→ Faithfulness with money is part of discipleship.

IV. TAKE ACTION

MY ONE FAITHFUL FINANCIAL STEP

This week, I will take one step in the area of:

- O Create a written budget
- O Track expenses for 30 days
- O Begin giving consistently
- O Increase generosity
- O Start an emergency fund
- O Pay extra toward debt
- O Cancel one unnecessary expense
- O Pause an impulse purchase
- O Have a financial conversation
- O Ask for budget help
- O Pray over finances daily
- O Other: ____________________

My specific step will be:

I will complete this step by:

Date: ________________________________

Who can encourage me or hold me accountable?

My Week 9 Statement

"Because everything I have belongs to God, I will steward

_______________________ so that I can ________________________."

Prayer

Father, thank You for everything You have entrusted to me.
Thank You for my income, my work, my opportunities, my possessions, and my resources.
Forgive me for the times I have treated money like it belongs only to me.
Forgive me for careless spending, fear-based decisions, comparison, greed, and lack of trust.
Teach me to steward my resources with wisdom.
You are my source.
You are my security.

Everything I have comes from You and belongs to You.
Show me one faithful financial step to take this week.
Help me take it with courage, wisdom, and obedience.
Use my life and my resources for Your glory.
For such a time as this.
In Jesus' name, Amen.

SMALL GROUP QUESTIONS

Financial Stewardship & Budgeting

1. Money and the Heart
Jesus said, "Where your treasure is, there your heart will be also." What does that teach us about the connection between money and discipleship?

2. Budget as Mission
The message taught that a budget is a mission plan for your money. How does that change the way you think about budgeting?

3. Giving First
Why is it important to honor God first instead of giving only from what is left over?

4. Debt and Availability
How can debt limit peace, generosity, and mission? How can we talk about debt honestly without shame?

5. Margin and Generosity
What is one area where creating margin could help you become more generous or more available?

6. One Faithful Step
What is one financial step you can take this week? How can the group encourage you?

WEEK 9 DECLARATION

I am who God says I am.
God sees me in every season.
God is forming my character for my calling.
God has surrounded me with the right people.
I will walk in courage and obedience.
I will seek God before I take my next step.
I am on mission where God has planted me.
I will steward my life for His glory.
Everything I have belongs to God.
For such a time as this.