



# DOLLARS & \$ENSE

What the Bible **REALLY** says about money

## DISCUSSION QUESTIONS

### DOLLARS AND SENSE - PART 5

#### QUESTION 1

Get-to-know-me

In 1 word how would you describe your family's approach to money growing up?

Did the house you grew up in follow a budget?

Do you currently follow a budget?

#### QUESTION 2

Into-the-Bible

Read Matthew 6:19-24

What stands out to you that Jesus says in this passage?

What are some of the key things Jesus wants us to know about money?

What are some of the inherent dangers of money that the Biblical authors warn us about?

#### QUESTION 3

Take-it-home

*On the next couple of pages is a document called the "Quick Start Budget". Print off copies and have each group member take 10-15 minutes to fill it out as best they can then answer the following questions:*

What categories are you spending too much money in?

What can you do to better steward the resources God has given you and take control of your finances?

# Quick-Start Budget

Your first budget! It's also the simplest, so you can relax now.

## It's time to get your feet wet with budgeting.

This form is only one page, but it will show you how much money you need every month to cover necessities. While your mortgage or rent is listed here, we won't get into the details of your credit card bills, student loans, car payments and any other debt yet. The Quick-Start Budget is just your starting point.

### Step 1

Write down what you're spending for the month in each of the categories listed (A). If you don't know exactly, just make your best guess. We're keeping it simple for now.

A

UTILITIES	
Electricity	_____
Gas	_____

### Step 2

Write the total for each category in the Total box (B) and move on to the next category. See? Easy!

B

Internet	_____
Cable	_____
TOTAL	

### Step 3

Add up all eight of your total boxes and enter that number at the bottom in the Category Totals box (C). This shows you how much you're spending in a month for your basic necessities, not including any kind of debt. We'll get to all that later.

C

CATEGORY TOTALS

# Quick-Start Budget

Taking control of your money starts here!

Add up budgeted column  
1/3 enter here

These icons represent good options for cash envelopes

<b>CHARITY</b>	Budgeted
Tithes _____	
<b>TOTAL</b>	
<b>SAVING</b>	Budgeted
Emergency Fund _____	
Other _____	
<b>TOTAL</b>	
<b>HOUSING</b>	Budgeted
First Mortgage/Rent _____	
Second Mortgage _____	
Real Estate Taxes _____	
Repairs/Maint. _____	
Homeowner/Renter Ins. _____	
<b>TOTAL</b>	
<b>UTILITIES</b>	Budgeted
Electricity _____	
Gas _____	
Water _____	
Trash _____	
Phone/Mobile _____	
Internet _____	
Cable _____	
<b>TOTAL</b>	

<b>FOOD</b>	Budgeted
Groceries _____	
<b>TOTAL</b>	
<b>CLOTHING</b>	Budgeted
Adults _____	
Children _____	
<b>TOTAL</b>	
<b>TRANSPORTATION</b>	Budgeted
Car Payment _____	
Car Payment _____	
Gas & Oil _____	
Repairs & Tires _____	
Auto Insurance _____	
<b>TOTAL</b>	
<b>PERSONAL</b>	Budgeted
Life Insurance _____	
Health Insurance _____	
Disability Insurance _____	
Child Care/Sitter _____	
Entertainment _____	
Other _____	
Other _____	
<b>TOTAL</b>	

Add up totals  
from all categories

**CATEGORY TOTALS**