A PRACTICAL GUIDE TO

MONEY WITH PURPOSE

A simple, thoughtful approach to budgeting, preparing for the unexpected, and making your money work toward what matters.

PLAN WISELY. LIVE GENEROUSLY.

Practical tips, a sample budget, and worksheets to help you take your next step.

ONE COMMUNITY CHURCH

01 / THE FOUNDATION

A plan, not a restriction

A budget helps you make informed choices with what you have. Start where you are and adjust as life changes.

A BUDGET IS SIMPLY A PLAN
for how you will use your income to meet needs, honor commitments, and work toward your goals.

01 Know what comes in

Write down your monthly take-home income after taxes and deductions. Include your regular sources of income.

02 See what goes out

Review recent bank and card statements. Group spending into categories, and include cash purchases when possible.

03 Cover your priorities

Plan for essentials first, including housing, utilities, food, transportation, medication, and insurance.

04 Make it personal

Include required debt payments and consider giving, savings, and other goals as your circumstances allow.

A GENTLE REMINDER

If your income varies, consider planning around a lower, dependable estimate. If the numbers do not fit, seek support and review your options.

02 / YOUR MONTHLY PLAN

Give every dollar a job

A zero-based budget assigns your income to expenses, savings, and giving until the amount left to assign is zero.

SAMPLE TAKE-HOME INCOME

$4,000

A starting point, not a rule.

Housing and utilities	**$1,400**
Food and household supplies	**$500**
Transportation	**$400**
Insurance and medical	**$350**
Debt payments	**$450**
Giving	**$200**
Savings and future expenses	**$300**
Personal spending and other expenses	**$400**
TOTAL PLANNED	**$4,000**

This example is illustrative. Choose amounts that fit your income, responsibilities, and priorities.

03 / PREPARE

Make room for real life

Some expenses are predictable even when their timing is not. Planning ahead can help reduce surprises.

THE ONCE-A-YEAR TRAP

List expenses that do not arrive every month: car maintenance, registration, school costs, birthdays, holidays, medical expenses, and annual subscriptions.

THE SIMPLE MATH

$600 YEARLY ESTIMATE ÷ 12 months = **$50** MONTHLY GOAL

BUILD A CUSHION

When your budget allows, set aside a manageable amount for unexpected expenses. Start small if that is what fits. If you cannot save right now, focus on immediate needs and revisit your plan when circumstances allow.

TRY IT

Expense: _____ Annual estimate: $_____

Monthly amount to set aside: $_____

04 / SMALL SHIFTS

Spend with intention

A few simple routines can help you notice where your money goes and keep your plan useful.

01 Audit subscriptions

Review recurring charges. Cancel or pause what you no longer use, and check renewal terms.

02 Shop with a plan

Choose a few meals, check what you have, make a list, and compare unit prices and store brands.

03 Pause before buying

For an unplanned, nonessential purchase, wait 24 hours and ask whether it fits your priorities.

04 Check in weekly

Take a few minutes to compare your plan with actual spending. Adjust rather than give up.

THREE QUESTIONS BEFORE YOU BUY

Is this in my budget?

Do I already have something that serves the same purpose?

Is this worth delaying another goal?

05 / YOUR TURN

Build your monthly plan

Use the spaces below to make a first draft. Add or change categories to fit your household.

MONTH / YEAR: _____

MONTHLY TAKE-HOME INCOME

Income source(s)	
TOTAL INCOME	

PLANNED EXPENSES & GOALS

Housing and utilities	
Food and household supplies	
Transportation	
Insurance and medical	
Debt payments	
Giving	
Savings and future expenses	
Personal and other	
TOTAL PLANNED	

Income minus total planned: $_____ If the result is not zero, adjust your plan.

06 / KEEP GOING

Review. Adjust. Repeat.

Your first budget is a starting point. A short check-in can help you see what is working and what needs to change.

MY WEEKLY MONEY CHECK-IN

What bills or payments are coming up?

Where did I spend more or less than I planned?

What can I adjust before the end of the month?

MY NEXT STEP

One change I will make this month:

If the numbers still do not fit, a trusted financial counselor or qualified professional can help you explore your options.

START WHERE YOU ARE.

You do not need a perfect plan to begin. Make one thoughtful choice, ask for help when you need it, and keep moving forward.

A PRAYER FOR WISDOM

Dear God, give me wisdom as I manage what You have entrusted to me. Help me be honest about my finances, make a thoughtful plan, and take the next step with courage. Teach me to trust You, seek wise counsel, and use my resources faithfully.

In Jesus' name, amen.