

Biblical Principles of Financial Stewardship

Session 2

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Trinity Grace Church

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Session 1

8 March 2026

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Practical Steps for Budgeting

A. Review of Week 1

What is stewardship?

When I look at your heavens, the work of your fingers, the moon and the stars, which you have set in place, what is man that you are mindful of him, and the son of man that you care for him? Yet you have made him a little lower than the heavenly beings and crowned him with glory and honor. You have given him dominion over the works of your hands; you have put all things under his feet, all sheep and oxen, and also the beasts of the field, the birds of the heavens, and the fish of the sea, whatever passes along the paths of the seas. — Psalm 8:3-8

Stewardship is the divinely authorized responsibility for believers to faithfully oversee the protection and expansion of the assets (time, talent, and treasures) God has entrusted to us to manage on His behalf.

1. It's all God's. Psalm 24:1
2. Debt is bondage. Proverbs 22:7
3. Faithful stewardship is expected. Matthew 25: 21.
4. Generosity is a priority. 2 Corinthians 8:3-5.
5. God loves cheerful generosity. 2 Corinthians 9: 7.
6. Love of money is sinful. 1 Timothy 6:10.
7. Wealth is uncertain. 1 Timothy 6:17
8. Diversify your portfolio. Ecclesiastes 11:2.
9. Get-rich-quick schemes are trouble. Proverbs 13:11.
10. God is ultimately the Provider. Psalm 37:25
11. Contentment is gain. 1 Timothy 6:6
12. Don't be anxious. Matthew 6:25-34

II. Basic Budgeting

A. Budget Defined - (Ron Blue)

A budget is a spending plan or series of pre-made decisions that guide you as you spend your money so that you stay within your income.

A budget is simply a _____ for your money.

According to Ron Blue a "budget is an estimate of income and expenses over a set period of time. A budget is subject to change and must be updated from time to time.

A zero-based budget means that your income minus your expenses equals _____.

The budget gives you _____ you never knew you had.

John Piper emphasizes that "budgeting is a form of stewardship designed to maximize giving and display that God, not money, is the ultimate treasure. God gives us money on earth in order that we may invest it for dividends in heaven."

The greatest need in our lives is not more stuff, more time, or more money. Our deepest need is to **know God better**.

"God wants your life. Not one hour of your week. Not ten percent of your income. He wants YOU!" – R.C. Sproul

B. Recommended Percentages of income for major categories

- Tithe - 10%-100%
- Housing <25%
- Auto <15%
- Insurance 15%
- Food 10%
- Entertainment <5%
- Saving 20%

C. Sample Budget (see handout)

D. Budget Scenarios (see handouts)

E. Next Steps

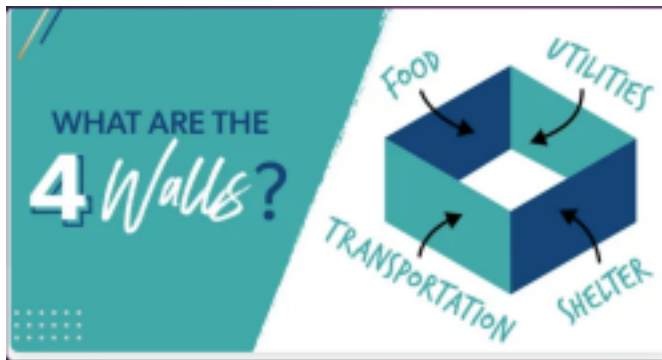


F. Paying off Debt

Pay Off All Debt (Except the House) Using the Debt Snowball

You've got \$1,000 in the bank, and you're ready for Baby Step 2: paying off all your debt except your house using the debt snowball! Attack the smallest debt first while making minimum payments on the others. Once you pay off the first one, you'll move to the next smallest debt, taking your freed-up money, newfound motivation and momentum with you—until you pay off the last, largest debt!

G. Protect Your Four Walls



H. Budgeting Tools

















- Free version or Premium for \$17.99 per month or \$79.99 per year.
- EveryDollar is the best app for getting out of debt, thanks to its zero-based budgeting approach. This approach encourages you to purposefully allocate every dollar of income to avoid overspending and work toward becoming debt-free.



- Free version or a Plus version for \$19.99/year.
- Fudget may be the best choice for those who crave simplicity in a budgeting app. It lacks many features found in competitor apps, but its barebones approach may appeal to users who find other tools too complex or cluttered.



- Free Version or Plus is \$74.99/year.
- PocketGuard may be the best app for tracking spending thanks to its simple interface. It shows how much money you have, how much you put toward bills and how much is left over. The app also shows you a personalized pie chart of your expenses. To prevent overspending, you can set spending limits directly in the app.

	 Quicken Simplifi 	 Origin 	 Monarch Money 	 Rocket Money 	 Piere 
Monthly Cost	\$2.99/month	\$12.99/month	\$14.99/month	\$6–\$12/month	\$6.67/month
Free Version	No	No	No	Yes	Yes
Free Trial	30-day money-back guarantee	7-day free trial	7-day free trial; 50% off first year	7-day free trial	7-day free trial
Best For	 Expense tracking & cash flow monitoring – ideal for users who want real-time insights and a sleek, modern interface.	 Holistic financial wellness – great for individuals/families who want budgeting, investing, retirement, estate, and tax planning all in one.	 Collaborative family budgeting – best for couples or families who want to set shared goals and plan long-term together.	 Subscription management & bill negotiation – ideal for people trying to cut costs, track subscriptions, and automate savings.	Moves your money between accounts to optimize debt, savings, and cash flow