Never Enough: **Budgeting - Making a Plan for Our Money**

February 8 & 9, 2025

All Bible passages are quoted from the New International Version of the Bible unless otherwise noted.

BUDGETING: Creating a plan for your resources.

Luke 14:28-30 | 28 “Suppose one of you wants to build a tower. Won’t you first sit
down and estimate the cost to see if you have enough money to complete it? 29 For if
you lay the foundation and are not able to finish it, everyone who sees it will ridicule
you, 30 saying, ‘This person began to build and wasn’t able to finish.’

BIG IDEA: Being financially sound requires an intentional plan.

Proverbs 21:5 | The plans of the diligent lead to profit as surely as haste leads to poverty.

A diligent plan (good budget) is:

1. **PRIORITIZED**
2. **ACCURATE**
3. **REALISTIC**

Proverbs 25:28 | Like a city whose walls are broken through is a person who lacks self-control.

NEXT STEP: Create a household budget this week.

Further Study & Discussion Questions

Getting to Know You:

1. Have you ever tried to build something (a project, a goal, or even a plan) without fully thinking it through? How did it turn out?

2. What's your first reaction when you hear the word "budget"? Exciting? Overwhelming? Restrictive? Why?

Quick Review:

1. In **Luke 14:28-30**, Jesus uses an example of building a tower. How does this passage apply to financial planning? How does it apply to discipleship?

2. This week's message mentioned that budgeting is more about behavior than math. What are some financial behaviors or habits you've developed (good or bad)?

Digging Deeper:

1. Read **Proverbs 21:5**.

> **Proverbs 21:5 |** The plans of the diligent lead to profit as surely as haste leads to poverty.

Proverbs 21:5 talks about the difference between diligence and haste. Where in your finances have you seen the impact of careful planning versus impulsive decisions?

2. Read **Proverbs 25:28.**

> **Proverbs 25:28 |** Like a city whose walls are broken through is a person who lacks self-control.

How does self-control play a role in managing money wisely?

Putting it into Practice:

Think about your financial priorities. Does your spending currently reflect what's most important to you? If not, what adjustments could you make?

The suggested budget breakdown was Give (10%), Save/Invest (15%), Live (75%). Does this ratio seem realistic for your current situation? Why or why not?