

10 – 10 – 80 “Spending 80” Various Passages

Introduction: 10, 10, 80 are called by many, the numerical financial starting points—give 10%, save 10%, spend 80%. Dave Ramsey says, “You must make your money behave, left to its own it will never go in the right direction.”

Therefore you must be intentional with your finances, which brings up the “B-word.” A budget tells your money where to go. It gives a plan for you and your _____ future.

What is a Budget? (Luke 14:28) (Proverbs 27:23-27)

- A Tool that Records your _____ Plan
- A Tool that Tells your Money where to _____

What Three Categories Should Be Found in a Home Budget?

- Giving
 - meets the needs of God’s _____ (Malachi 3:10)
 - meets the needs of _____ (Philippians 2:4)
- Saving/Investing (Proverbs 21:5)
 - emergencies --large purchases --education --retirement
- Spending (Proverbs 22:7)
 - _____ expenses (housing, transportation, health care, insurance, etc.)
 - _____ expenses (fuel, food, etc.)
 - _____ retirement (a high priority, debt snowball strategy)

What Creates Havoc on a Budget? (Proverbs 24:3)

- Lack of _____
 - miscellaneous line --not balancing --not paying bills on time
- Lack of _____
 - impulsive purchases --too much debt
- Lack of _____
 - different job --second job --more education
- Lack of _____ —How To:

--set up a _____

--control _____

--retire _____

-- _____

Application: What would it look like if the people of God were debt free and could give to the kingdom of God?