

BUDGETING

Most people have a negative reaction when they hear the word “budget.” The pie diagram that you completed at the end of last session is a simple big picture look at your budget. However, in order to get a good handle on how you are spending money it is probably necessary to do some form of a budget.

Many useful budgeting tools are available today. Some are more in-depth than others. Here are some recommended resources, based on your particular needs.

IF THIS DESCRIBES YOU:	RECOMMENDED TOOL
Don't want to do a budget but want to track how you're spending your money	www.mint.com
Want to create a budget and want online help	www.everydollar.com
Want to create a budget and enjoy tracking the numbers yourself	www.ronblueinstitute.com (Resources, Tools tab)
Want to create a financial plan and want in-depth information on budgeting	<i>Master Your Money</i> book
Want to create a financial plan and want professional help	kingdomadvisors.com (Choose a Professional tab)

Here's a link to a spreadsheet where you can track your spending and create a budget:
ronblueinstitute.com/#!/tools/tfgbw.

GIVING PLEDGE

Based on the giving discussion, spend some time considering ways you could give within the context of should, could, and would giving.

Recognizing that God wants me to be a good steward of His resources and use them for His purposes, I make the following giving pledge for the coming year:

	AMOUNT
What I should give	\$
What I could give by making a sacrifice in the following area:	\$
What I would give if God blesses me with this amount:	\$
I WILL GIVE	\$

Sign Name

Date