Biblical Budget Template

A Scripture-rooted monthly money plan — the giving-first envelope.

> "Honor the Lord with thy substance, and with the firstfruits of all thine increase." — Proverbs 3:9

How to use this template

1) Fill in your monthly net income at the top.
2) Allocate **giving first** — tithe and offerings — before any other line.
3) Then save (emergency fund, retirement), then needs, then wants.
4) Track each week and reconcile at month-end. Aim for income minus all categories = $0.

Income

Source	Monthly amount
Primary income (net)	$ ____________
Secondary income	$ ____________
Other / gifts	$ ____________
TOTAL INCOME	**$ ____________**

Giving (firstfruits) · suggested 10–15%

> "Bring ye all the tithes into the storehouse." — Malachi 3:10

Category	Planned	Actual	Difference
Tithe to local church	$ ________	$ ________	$ ________
Offerings / mission	$ ________	$ ________	$ ________
Generosity to the poor	$ ________	$ ________	$ ________
Subtotal	**$ ________**	**$ ________**	**$ ________**

Saving · suggested 10–20%

> "There is treasure to be desired and oil in the dwelling of the wise." — Proverbs 21:20

Category	Planned	Actual	Difference
Emergency fund	$ ________	$ ________	$ ________
Retirement / investing	$ ________	$ ________	$ ________
Sinking funds (car, gifts, holidays)	$ ________	$ ________	$ ________
Subtotal	**$ ________**	**$ ________**	**$ ________**

Needs · suggested 50–55%

"Give us this day our daily bread." — Matthew 6:11

Category	Planned	Actual	Difference
Housing (rent/mortgage)	$ ________	$ ________	$ ________
Utilities (electric/water/gas)	$ ________	$ ________	$ ________
Groceries	$ ________	$ ________	$ ________
Transportation	$ ________	$ ________	$ ________
Insurance (health/auto/home)	$ ________	$ ________	$ ________
Childcare / school	$ ________	$ ________	$ ________
Phone / internet	$ ________	$ ________	$ ________
Minimum debt payments	$ ________	$ ________	$ ________
Subtotal	**$** ________	**$** ________	**$** ________

Wants · suggested 10–25%

"Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God." — 1 Corinthians 10:31

Category	Planned	Actual	Difference
Dining out	$ ________	$ ________	$ ________
Entertainment / streaming	$ ________	$ ________	$ ________
Hobbies	$ ________	$ ________	$ ________
Personal care	$ ________	$ ________	$ ________
Clothing	$ ________	$ ________	$ ________
Travel	$ ________	$ ________	$ ________
Subtotal	**$** ________	**$** ________	**$** ________

Debt freedom (above minimums) · suggested 0–10%

"The borrower is servant to the lender." — Proverbs 22:7

Category	Planned	Actual	Difference
Smallest debt first (snowball)	$ ________	$ ________	$ ________
Or highest-interest first (avalanche)	$ ________	$ ________	$ ________
Subtotal	**$** ________	**$** ________	**$** ________

Month-end reconciliation

Total income: $ ____________   Total spent: $ ____________   Difference (should be $0): $ ____________

Reflection: What did the Lord teach me about money this month? Where did I see His provision?

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