

# Simplicity 05

Simplicity of Budget



Weston Brooks



## OVERVIEW

*It is more blessed to give than to receive.*

*- Jesus (Acts 20:35)*

For many years I believed it was a blessing to give. But **more** blessed to give than to receive? I'm not sure I really believed that. It took several years of uncomfortably following Jesus into a level of generosity that did not make sense to me to discover that He really did know what He was talking about. Following Him in this way required that I learn to be content with less than I earned, and also required that I learn the discipline of budgeting.

Budgeting is about being intentional with how you spend your money so that you spend it in ways that truly reflect your core values, and as a Christian, reflects your value for the kingdom. Budgeting is about you controlling your money rather than money controlling you. Budgeting is about freedom. It reduces stress, simplifies your finances and helps you learn contentment as you stick to it.

This week's practice is a must do! If you already have a good budget, the process will be easier for you. If you don't yet have a good budget that you follow regularly, I highly recommend you take this week to develop one. If you have never done it before there are plenty of good resources such as Dave Ramsey ([ramseysolutions.com](http://ramseysolutions.com)) and Crown ([crown.org](http://crown.org)).

As a mentor once told me, the key to stewarding finances in a way that pleases God starts with budgeting and generosity. These foundations will help you experience peace and joy in your finances.

## PRACTICE SIMPLICITY OF BUDGET

This week, make time to sort through your budget, or if you don't have one yet, create one by looking at the last couple of months of your bank statements. Add up the way you spend and save money into these four categories:

### 1. Necessary bills

- These are the amounts you spend on the basic necessities (rent/mortgage, gas, electricity, groceries). This includes only the things that you truly need to live (not the things you don't want to live without)

### 2. Voluntary Bills

- Amounts you spend monthly on things you use regularly, but don't necessarily need to survive (cell phone, cable, streaming services, cable, subscriptions, etc)

### 3. Voluntary Luxuries

- money you spend on "luxury" items such as eating out at restaurants, vacations, shopping, entertainment

### 4. Giving and Generosity

- supporting the church financially, giving to charitable causes, treating a friend to dinner, donating to nonprofits, etc.

Category 1 are the basic necessities for living. These are what Paul says we should be content with. Categories 2-4 are the areas where we spend our excess and tell us where our core values are. Compare the amount in categories 2 and 3 with the amount in category 4. How does the amount of money you chose to spend on yourself compare with the amount you choose to give away?

**Reflection**

Jesus taught that our spending reveals our true values. Do you think that your current budgeting and spending reflects the core values you identified in earlier practices? Does it reflect the kingdom of God? What would you like to change?

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## RESOURCES

*Abundant Simplicity*

by Jan Johnson

*The Freedom of Simplicity*

by Richard Foster

## River of Life Church

58 Gerber Drive

Tolland, CT 06084

860.871.1070

[www.rolcf.net](http://www.rolcf.net)