

BUDGET WORKSHEET

God Owns It All

Step 1: List Your Income

Primary income: _____

Secondary income: _____

Other income (gifts, side jobs, etc): _____

Reflection: How do I acknowledge God as the source of all my provision?

Step 2: List Your Expenses

Fill in your regular monthly expenses. Then, in the “Faithful Stewardship” column, write how you might view or adjust this category with the “God owns it all” mindset.

Category	Amount	Faithful Stewardship Evaluation	Prayerful Adjustments What changes do you intend to make based on your reflections?
Giving (<i>tithes/offerings</i>)		<i>Am I giving first, trusting God with the rest?</i>	
Savings		<i>Am I saving with wisdom, not fear?</i>	
Housing (<i>rent/mortgage</i>)		<i>Do I view my home as a place to serve God / others?</i>	
Utilities (<i>gas, electric, cable/ internet, water/trash</i>)		<i>Am I grateful for daily provision?</i>	
Food		<i>Am I practicing gratitude / avoiding waste?</i>	
Transportation		<i>Am I using this to serve/work/give?</i>	
Debt payments		<i>Am I seeking freedom and faithfulness in repayment?</i>	
Subscriptions / entertainment		<i>Does this reflect wise stewardship and moderation?</i>	
Travel		<i>Am I using travel in a way that honors God – whether for rest, serving others, or being generous with my presence & opportunities?</i>	
Other			

Step 3: Prayer of Commitment

Spend time in prayer. Ask God to guide you in stewarding your resources in a way that reflects His ownership, trusts His provision, and blesses others. Ask for wisdom in how to live with open hands.

Instructions: God has entrusted everything you have – money, time, possessions, opportunities – to you for a season. As you list out your expenses, pause to evaluate each category through the lens of faithful stewardship.

Ask: “Am I using this in a way that honors God and reflects that He owns it all?”