

FAMILY ACTIVITY

Activity: Family Finances Review

Let's do a quick overview and analysis of our family's finances.



15 minutes



Calculator + Pen



Parents + Older Children

Financial problems don't always start with large purchases or unexpected expenses. Often they originate from small acquisitions that seem insignificant, but which, over time, overburden the family budget.

As a couple (or parents + older children), fill this out together:

Do we know where most of our money goes?



Monthly picture

Monthly income: \$ _____

Total expenses: \$ _____

Debt (if any): \$ _____

Savings (if any): \$ _____

Monthly Expenses (estimate is fine):



Food: \$ _____



Housing: \$ _____



Transportation: \$ _____



Other: \$ _____



Investment in Heavenly Treasury My Accounts with God

Firstfruits \$ _____ Tithes: \$ _____ Offerings: \$ _____

The 3 buckets budget:

Divide your finances into three categories:



Needs (Must Have)

Food, housing, utilities, basic transport



Responsibilities

Debt payments, commitments, tithes and offerings



Wants (Flexible)

Eating out, shopping, vacations, extras

Consider together:

Which category consumes the most right now?

Which one should we protect the most?

As a family, choose ONE small change for the week:

Examples:

- ✓ Skip one unnecessary purchase
- ✓ Cook one extra meal at home
- ✓ Set aside a small amount for savings
- ✓ Delay a “want” purchase or trip
- ✓ Practice intentional generosity in giving



Remember: Small faithful choices bring long-term peace.

To help, before any purchase this week, ask: “Will this bring peace or pressure?”

In closing, go around the family circle and answer: “One thing I’m thankful we already have is . . .”

Close with a prayer asking for wisdom, discernment, and the self-control to be good stewards of God’s blessings.