AGAPÉ
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# Small Group Member Lesson
# God's Plan for Your Financial Wealth – From the Bottom
# Session 5: Survival Budgeting
# *"Bread First, Then Building"*

## Purpose of This Lesson

This lesson will help me understand that before I can build wealth, I must first bring order to the money already coming into my hand.

A survival budget is not about becoming rich overnight. It is about making sure the most important needs are covered first, waste is reduced, debt pressure is controlled, and I begin to develop the discipline needed for future increase.

## Main Thought

Before I build, I must first survive with wisdom. Bread comes before building. My basic needs must be planned before my wants, emotions, and impulse spending take over.

## Key Scriptures

Luke 14:28
("For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?")

Proverbs 27:23
("Be thou diligent to know the state of thy flocks, and look well to thy herds.")

Proverbs 21:5
("The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.")

Proverbs 24:3-4
("Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.")

## Opening Reflection

I will begin by asking myself honestly:

- Do I know where my money goes?
- Do I plan my spending before I receive money?
- Do I usually run out of money before the next payday?
- Do I spend first and think later?
- Do I confuse wants with needs?
- Do I feel pressure to spend because of children, friends, family, relationships, or appearances?
- Do I have a written plan for food, transport, rent, bills, giving, debt, and savings?

Many people do not fail financially because they are wicked or lazy. Some struggle because income is low, prices are high, family needs are heavy, and emergencies keep coming. However, financial order still matters. The less I have, the more carefully I must manage it.

A person earning little cannot afford to be careless.

## 1. Budgeting Is Biblical Wisdom

Luke 14:28 says:
("For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?")

Jesus used the example of a builder who must count the cost before beginning a tower. The principle is simple: wise people plan before they act.

Budgeting is counting the cost before spending.

A budget helps me answer:

- What money is coming in?
- What must be paid first?
- What must be delayed?
- What must be reduced?
- What must be stopped?
- What must be saved?
- What belongs to God?
- What belongs to my household responsibilities?

A budget is not a punishment. It is a plan. It is not there to shame me. It is there to guide me.

Without a budget, my money will be controlled by pressure, appetite, emotions, children, friends, sales, emergencies, and impulse.

With a budget, I begin to tell my money where to go, and how to grow.

## 2. Bread Comes Before Building

This session is called "Bread First, Then Building" because I must first cover basic survival needs before trying to look successful.

Bread represents the necessary things.

Examples of "bread" include:

- Food.
- Rent or household contribution.
- Basic utilities.
- Transportation to work, school, or necessary appointments.
- Children's basic needs.
- Medication and health needs.
- Debt obligations.
- Church giving.
- Emergency savings.
- Basic hygiene.

Building represents future growth.

Examples of "building" include:

- Education.
- Training.
- Business tools.
- Emergency fund.
- Debt freedom.
- Investments.
- Household improvements.
- Savings toward land, home, or business.

Both bread and building matter, but bread must come first. If I ignore food, rent, transport, school needs, and debt obligations, I will create confusion before I can build.

However, I must not use survival as an excuse to avoid building forever. Even when I am struggling, I should begin setting aside something small toward future stability.

## 3. I Must Know the State of My Money

Proverbs 27:23 says:
("Be thou diligent to know the state of thy flocks, and look well to thy herds.")

In Bible times, wealth was often measured in flocks, herds, land, crops, and household goods. A wise person had to know the condition of these resources.

Today, I must know the state of my money.

I must know:

- How much I earn.
- How often I earn.
- What I owe.
- What I spend on food.
- What I spend on transportation.
- What I spend on phone credit or data.
- What I spend on children.
- What I spend on debt.
- What I spend without noticing.
- What I waste.
- What I save.

I cannot manage what I refuse to measure.

If I do not know where my money is going, I should not be surprised when it disappears.

## 4. A Survival Budget Starts with Truth

A survival budget must be honest.

I must not write what I wish were true. I must write what is actually happening.

- If I earn $16,000 per week, I cannot budget as if I earn $30,000 per week.
- If I have $5,000 left after necessary expenses, I cannot spend $12,000 because I feel pressured.
- If transportation costs are high, I must include them honestly.
- If I buy snacks every day, I must include them honestly.
- If I borrow every week, I must include that honestly.

A budget that lies cannot help me.

John 8:32 says:
("And ye shall know the truth, and the truth shall make you free.")

This verse speaks about the truth of Christ, but the principle also reminds me that freedom begins when truth is faced. Financial truth may be uncomfortable, but it is necessary.

## 5. Needs Must Be Separated from Wants

A need is something necessary for life, responsibility, work, health, or basic stability.

A want is something I desire, but can delay, reduce, or do without.

Examples of needs:

- Basic food.
- Rent or household contribution.
- Electricity and water.
- Transportation to work or school.
- Medication.
- School essentials.
- Debt payments.
- Basic toiletries.
- Church giving.
- Emergency savings.

Examples of wants:

- New phone when the old one still works.
- Extra data for entertainment.
- Fast food.
- Fashion items.
- Hair, or grooming beyond what is necessary.
- Parties.
- Unplanned gifts.
- Brand-name items for appearance.
- Buying because something is on sale.

A want is not always evil. But if wants are paid before needs, financial confusion will follow.

I must learn to say:

- “Not now.”
- “I cannot afford that this week.”
- “That is not in my budget.”
- “I must take care of bread first.”

## 6. Small Leaks Can Sink the Boat

Some people do not lose money through one large expense. They lose it through many small leaks.

Examples of small leaks:

- Daily snacks.
- Unplanned taxi fares.
- Extra phone credit.
- Buying lunch instead of carrying food.
- Small gambling purchases.
- Buying drinks or treats every day.
- Helping everyone who asks without a limit.
- Impulse purchases at shops.
- Payday spending.
- Unplanned online purchases.

A small amount repeated often becomes a large amount.

If I spend $500 unnecessarily five times per week, that is $2,500 per week.

If I spend $2,500 per week unnecessarily, that is about $10,000 per month.

That could have helped with food, debt, school, emergency savings, or training.

Proverbs 21:5 says:
("The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.")

Hasty spending leads to want. Diligent planning leads to increase.

## 7. Payday Must Be Protected

Payday is dangerous when there is no plan.

On payday, I may feel relief. I may feel excited. I may feel pressure. Other people may also know that money has come in, and they may begin to ask.

Without a plan, payday money can disappear quickly.

Before payday, I should decide:

- What belongs to God?
- What goes to food?
- What goes to rent or household contribution?
- What goes to transportation?
- What goes to utilities?
- What goes to children or school?
- What goes to debt?
- What goes to emergency savings?
- What small amount can be used for personal spending?

If I wait until payday to decide, emotions may decide for me.

A wise person plans before the money arrives.

## 8. Giving Must Be Included in the Budget

Proverbs 3:9 says:
("Honour the LORD with thy substance, and with the firstfruits of all thine increase.")

Giving should not be treated as an accident or afterthought.

I must not say, “If anything is left, I will give God something.” God should not receive only leftovers after appetite, pressure, and waste have spoken.

However, giving should also be done wisely and sincerely.

2 Corinthians 9:7 says:
("Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.")

Giving belongs in the budget because God belongs in my whole life, including my money.

A budget that excludes God is incomplete.

## 9. Debt Payments Must Be Faced

Proverbs 22:7 says:
("The rich ruleth over the poor, and the borrower is servant to the lender.")

Debt does not disappear because I ignore it.

If I owe money, I must include debt repayment in my budget. If I pretend the debt is not there, I may continue to borrow and make the pressure worse.

I should write down:

- Who I owe.
- How much I owe.
- When payment is due.
- How much I can pay.
- Whether interest is increasing.
- What debt must be cleared first.

A survival budget helps me stop the habit of borrowing blindly.

If I do not plan debt repayment, debt will keep controlling future income.

## 10. Emergency Savings Must Be Included, Even If Small

Proverbs 21:20 says:
("There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.")

A wise person does not spend everything.

Even if I can save only a small amount, I should begin the habit. Emergency savings protect me from borrowing every time something unexpected happens.

Possible starting amounts:

- $100 per week.
- $200 per week.

- $500 per week.
- $1,000 per week.

The amount may be small, but the discipline is powerful.

I should not despise small beginnings.

Zechariah 4:10 says:
("For who hath despised the day of small things?...")

## 12. When the Budget Does Not Balance

Sometimes the budget may show that income is not enough.

This is painful, but it is still helpful. A budget reveals the truth.

If the budget does not balance, I should ask:

- What can be reduced?
- What can be delayed?
- What can be stopped?
- What debt can be renegotiated?
- What support is truly necessary?
- What spending is only pressure?
- What income can be increased?
- What skill can I begin learning?
- What small side service can I test?

The answer may not be easy. But once the truth is visible, wisdom can begin.

Proverbs 24:3-4 says:
("Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.")

A household is built through wisdom, understanding, and knowledge, not through pretending.

## 13. I Must Budget with My Household in Mind

If I live with others, money confusion can come from poor communication.

A household may struggle because:

- One person saves while another wastes.
- Children are not taught limits.
- Family members make demands without knowing the budget.
- A partner spends secretly.
- A parent tries to carry everything alone.
- Relatives expect help every payday.
- People borrow from each other without repayment.

I must seek peace and order where possible.

Joshua 24:15 says:
("...but as for me and my house, we will serve the LORD.")

Serving the Lord includes how the household handles money.

Where possible, the household should discuss:

- Food needs.
- Rent or bills.
- Children's needs.
- Debt.
- Savings.
- Giving.
- Limits on lending.
- Shared responsibilities.

A budget is stronger when the household understands the plan.

## 14. Budgeting Requires Self-Control

Galatians 5:22-23 says:
("But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, Meekness, temperance...")

Temperance means self-control.

Budgeting will require me to say no to myself. It will require me to say no to others. It will require me to delay pleasure. It will require me to resist pressure.

Self-control is not only a money habit. It is a fruit of the Spirit.

When I control spending, I am not just doing mathematics. I am practicing discipline before God.

## 15. Budgeting Is Not the Final Goal

Budgeting is not the final goal. Budgeting is the beginning of order.

The goal is to move from:

- Confusion to clarity.
- Impulse to planning.
- Debt pressure to debt reduction.
- Panic to preparation.
- Waste to wisdom.
- Survival to stability.
- Stability to building.
- Building to generosity and legacy.

God does not only want me to survive. But I must first bring order to survival before I can build wisely.

## Common Mistakes I Must Avoid

### Mistake 1: "I do not earn enough to budget."

Correction: The less I earn, the more I need a plan.

### Mistake 2: "Budgeting means I cannot enjoy life."

Correction: Budgeting helps me enjoy life wisely without destroying my responsibilities.

### Mistake 3: "I will save what is left."

Correction: If I do not plan savings first, usually nothing is left.

### Mistake 4: "Small spending does not matter."

Correction: Small leaks repeated often can drain the whole budget.

### Mistake 5: "I can ignore debt until things improve."

Correction: Debt must be faced and included in the plan.

### Mistake 6: "God will provide, so I do not need to plan."

Correction: God provides wisdom, and wisdom counts the cost.

## Mistake 7: “My family must get anything they ask for.”

Correction: Love must be guided by wisdom. Saying no can protect the household.

## Discussion Questions

1. Why is budgeting important for someone living on a small income?
2. What is the difference between bread and building?
3. What are common money leaks in our context?
4. Why is payday dangerous without a plan?
5. How can giving be included in a budget without manipulation or pressure?
6. Why is it important to track spending before trying to change spending?
7. What should a person do when the budget does not balance?
8. How does self-control relate to budgeting?

## Memory Verse

Luke 14:28
("For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?")

## Key Takeaways

Budgeting is biblical wisdom.

Bread comes before building.

I must know the state of my money.

A survival budget must be honest.

Needs must be separated from wants.

Small leaks can create major financial weakness.

Payday must be protected by a plan.

Giving, debt repayment, and emergency savings should be included in the budget.

If the budget does not balance, I must face the truth and seek wisdom.

Budgeting requires self-control.

Financial order is the foundation for future increase.

## Personal Commitment

With God's help, I will begin to tell my money where to go. I will not allow pressure, impulse, fear, or appetite to control my spending. I will count the cost before I spend. I will put bread before display, needs before wants, and wisdom before haste. I will begin building financial order one payday at a time.

## Closing Prayer

Lord Jesus, teach me to number my resources with wisdom. Help me to know the true state of my money. Deliver me from impulse spending, waste, pressure, and financial confusion. Give me discipline to plan before I spend, courage to face the truth, and wisdom to put first things first. Help me to honour You, care for my household, reduce debt, save faithfully, and build a stable financial life. Let my money come under Your Lordship. In Jesus' name. Amen.