FAITHFUL MONEY LIVING

Faith-Based Budget & Debt Freedom Planner

A reusable printable planning system for your budget, bills, savings, debt, and weekly reviews.

Biblical Wisdom for Financial Peace

Read • Reflect • Practice • Review

A calmer, clearer next step

This planner is designed to be used repeatedly, one month and one decision at a time. Print only the pages you need. Write with a pencil if you like to revise your plan. A useful page should help you see what is happening and choose an action, not pressure you to meet a universal financial formula.

HOW TO USE THIS RESOURCE

Set aside 15–20 minutes at a time. Read the assigned passage in your own NIV Bible, consider the original teaching, and complete one practical action. Work at a pace that fits your health, energy, and circumstances. Keep financial records private and store completed pages securely.

Suggested rhythm: begin with the snapshot and goals. Make a monthly budget, map bills to income dates, and track actual spending. Review weekly. Use the debt and savings pages as needed, then complete a monthly review. Duplicate the monthly budget and trackers for additional months.

ABOUT SCRIPTURE AND ORIGINAL WRITING

Bible references invite you to read the NIV in your own Bible. This edition does not reproduce NIV verse text. All teachings, prayers, affirmations, and exercises are original Faithful Money Living writing; they are not scripture quotations. Practical applications are distinguished from the original biblical setting.

SCOPE AND PERSONAL-USE LICENSE

General education and devotional reflection, not personalized financial, legal, tax, or investment advice. No income, debt-payoff, or spiritual result is guaranteed. Essential needs and individual circumstances come first. Seek qualified help for complex decisions. © 2026 Faithful Money Living. Personal household use only; you may print copies for your own use. Do not resell, share the download, or redistribute these original pages.

Financial goal worksheet

MY GOAL AND WHY IT MATTERS

TARGET AMOUNT, CURRENT AMOUNT, AND REMAINING GAP

DEADLINE AND NUMBER OF CONTRIBUTIONS BEFORE THEN

AMOUNT PER CONTRIBUTION AND WHERE IT WILL COME FROM

OBSTACLE, SUPPORT, AND ADJUSTMENT RULE

Spending habit assessment

Notice patterns without turning them into a judgment about your character. Use recent examples, then test one change.

Recent purchase / amount	Situation or feeling	Need / lower-cost response

MY IF-THEN PLAN

If _____, then I will _____.
Optional-purchase pause threshold: $_____ Wait time: _____

WHAT I LEARNED AFTER TESTING THE PLAN