

GROSS PER YEAR: \$60,000
 GROSS PER MONTH: \$5,000
 NET SPENDABLE INCOME PER MONTH: \$3,600

MONTHLY BUDGET	EXISTING	NEW
1. Tithe	\$ 500	\$ 500
2. Taxes	\$ 900	\$ 900
NET SPENDABLE INCOME <i>(per month)</i>	\$3,600	\$3,600
3. Housing	\$ 1,630	\$ 1,580 ^a
4. Food	\$ 500	\$ 500
5. Automobile(s)	\$ 775	\$ 525 ^b
6. Insurance	\$ 200	\$ 170 ^c
7. Debts	\$ 300	\$ 175 ^d
8. Entertainment/Recreation	\$ 350	\$ 150 ^e
9. Clothing	\$ 75	\$ 75
10. Savings	\$ 0	\$ 85 ^f
11. Medical	\$ 100	\$ 100
12. Miscellaneous	\$ 240	\$ 240
13. School/Child Care	\$ 0	\$ 0
14. Investments	\$ 300	\$ 0 ^g
TOTALS <i>(Items 3 through 14)</i>	\$4,470 (\$870)	\$3,600 (balanced)

^a Reduced cable TV package, sanitation, and Internet package

^b Sold second car which eliminated 1 car payment

^c Dropped whole life insurance policy – bought cheaper 20-year term policy.

^d Paid off two loans with car proceeds

^e Reduced entertainment by not going out to eat as much

^f Increased the emergency fund

^g Discontinued investing until adequate savings were established and more debts were paid off

CREDIT-RELATED SCRIPTURES

SUBJECT:	SCRIPTURE:	COMMENTS:
BORROWING	Exodus 22:14	<i>Restitution for borrowed property</i>
	Exodus 22:15	<i>No restitution for rented property</i>
	Deuteronomy 28:43–45	<i>Disobey God and become borrower</i>
	Nehemiah 5:2–5	<i>Jews borrowing from Jews</i>
	Psalms 37:21	<i>Wicked does not repay</i>
	Proverbs 22:7	<i>Borrower is lender's slave</i>
	Isaiah 24:2	<i>Borrower will be like lender</i>
LENDING	Exodus 22:25	<i>Lend to brothers without interest</i>
	Deuteronomy 15:6	<i>Lend but not borrow</i>
	Deuteronomy 28:12	<i>Obey God and lend</i>
	Psalms 37:26	<i>Godly man lends</i>
	Psalms 112:5	<i>God blesses lender</i>
	Isaiah 24:2	<i>Buyer like seller</i>
	Jeremiah 15:10	<i>I have not lent</i>
	Ezekiel 18:7	<i>Restore pledge to borrower</i>
	Ezekiel 18:8	<i>Does not lend at interest</i>

	Ezekiel 18:12	<i>Evil retains pledge</i>
	Ezekiel 18:13	<i>Lends at interest</i>
	Ezekiel 18:16–17	<i>Does not keep pledge</i>
	Habakkuk 2:6–7	<i>Woe to those who lend at interest</i>
	Luke 6:34–35	<i>Lend, expecting nothing</i>
INTEREST	Deuteronomy 23:19	<i>Do not charge interest to a brother</i>
	Deuteronomy 23:20	<i>May charge foreigner interest</i>
	Psalms 15:5	<i>Do not charge interest</i>
	Proverbs 22:26–27	<i>Do not sign pledges</i>
	Proverbs 28:8	<i>Wrong to lend at interest</i>
	Ezekiel 18:7	<i>Godly returns pledge</i>
	Ezekiel 18:8	<i>Godly does not charge interest</i>
	Ezekiel 18:12	<i>Wicked keeps pledge</i>
	Ezekiel 18:13	<i>Wicked charges interest</i>
	Ezekiel 18:16–17	<i>Godly does not charge interest</i>
	Ezekiel 18:18	<i>Ungodly extort from poor</i>
USURY	Leviticus 25:35–37	<i>Do not charge a brother usury</i>
	Nehemiah 5:7–10	<i>Charging a brother usury</i>

	Proverbs 28:8	<i>Usury will revert to God</i>
SURETY	Genesis 43:9	<i>Surety for Benjamin</i>
	Genesis 44:32	<i>Surety for Benjamin</i>
	Exodus 22:26	<i>Return a pledge</i>
	Deuteronomy 24:10–13	<i>Do not keep poor man's pledge</i>
	Job 22:6	<i>Has taken a pledge from brothers</i>
	Psalms 109:11	<i>Seize all a debtor has</i>
	Proverbs 6:1–3	<i>Beg to be released from surety</i>
	Proverbs 11:15	<i>Surety for a stranger</i>
	Proverbs 17:18	<i>Ignorant becomes surety</i>
	Proverbs 20:16	<i>Ignorant pledges cloak as surety</i>
	Proverbs 21:27	<i>Sacrifice of wicked</i>
	Proverbs 22:26–27	<i>Do not become surety</i>
	Proverbs 27:13	<i>Take his garment</i>
PAYING DEBTS	Genesis 38:20	<i>Judah paid harlot</i>
	Deuteronomy 15:1–5	<i>Seven-year remission of debts</i>
	Deuteronomy 31:10	<i>Year of remission of debts</i>
	2 Kings 4:1	<i>Widow's children for debts</i>
	2 Kings 4:7	<i>Elisha pays widow's debt</i>

Proverbs 3:27–28	<i>Pay when debt is due</i>
Matthew 5:25–26	<i>Make friends of lenders</i>
Luke 12:58–59	<i>Make friends of lenders</i>
Romans 13:8	<i>Do not be left owing</i>
Colossians 2:14	<i>Cancel debts</i>
Philemon 18–19	<i>Paul offers to pay debts</i>