



RHYTHM CHURCH AURA · FREE GUIDE

BIBLICAL FINANCE STARTER GUIDE

Simple principles and tools for budgeting, debt and generosity



Please note: This guide is general information only and is not financial advice. It does not take into account your personal circumstances. Please consider your own situation and seek advice from a licensed financial adviser or a free financial counsellor where needed.

Welcome

Money touches every part of family life. It can bring stress, arguments and sleepless nights. It can also become a place where we grow in trust, wisdom and generosity.

This guide is a simple starting point. You will find:

- Six biblical principles for handling money.
- A monthly budget worksheet.
- Debt snowball steps.
- A simple generosity plan.
- Places to find free help.

Wherever you are starting from, there is no condemnation here. God cares about your family, and He is with you in this.

Part 1: Six biblical principles

1. God owns it all, and we are stewards

"The earth is the LORD's, and all its fullness" (Psalm 24:1, NKJV). Everything we have is entrusted to us by God. A steward looks after something on behalf of its owner. This frees us from both fear and pride.

2. Plan ahead

Jesus spoke of the builder who would "sit down first and count the cost" (Luke 14:28). Proverbs 27:23 says, "Be diligent to know the state of your flocks." Planning is not a lack of faith. It is wise stewardship.

3. Live within your means

"The plans of the diligent lead surely to plenty, But those of everyone who is hasty, surely to poverty" (Proverbs 21:5). Spending less than you earn creates room to save, give and handle surprises.

4. Be careful with debt

"The borrower is servant to the lender" (Proverbs 22:7). Borrowing is not automatically sin, but debt can limit our freedom. Where we can, we aim to reduce it and avoid new debt.

5. Save for the future

"There is desirable treasure, And oil in the dwelling of the wise" (Proverbs 21:20). A small emergency fund can protect your family from stress when the unexpected happens.

6. Give from grace

"So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:7). We give because God has been generous to us in Jesus, not to earn His favour.

Underneath it all: contentment. Paul wrote, "I have learned in whatever state I am, to be content" (Philippians 4:11). Our peace rests in God, not in our bank balance.

Part 2: Monthly budget worksheet

Fill this in with your household's numbers. If you are paid fortnightly, multiply your fortnightly pay by 26 and divide by 12 to get a monthly figure. Do the same for fortnightly bills.

For yearly bills like car registration, divide the yearly amount by 12.

Income

Income source	Monthly amount
Take-home pay (person 1)	\$
Take-home pay (person 2)	\$
Family Tax Benefit or other Centrelink payments	\$
Other income	\$
Total monthly income	\$

Giving and saving

Category	Planned	Actual	Difference
Giving (church and others)	\$	\$	\$
Emergency fund	\$	\$	\$
Other savings goals	\$	\$	\$
Subtotal	\$	\$	\$

Living expenses

Category	Planned	Actual	Difference
Rent or mortgage	\$	\$	\$
Council rates and water	\$	\$	\$
Electricity and gas	\$	\$	\$
Groceries	\$	\$	\$
Fuel and public transport	\$	\$	\$
Car registration and servicing	\$	\$	\$
Insurance (health, home, car, life)	\$	\$	\$
Phone and internet	\$	\$	\$
Childcare and school costs	\$	\$	\$
Medical, dental and pharmacy	\$	\$	\$
Clothing	\$	\$	\$
Subscriptions	\$	\$	\$
Eating out and takeaway	\$	\$	\$
Kids' activities and sport	\$	\$	\$
Gifts and birthdays	\$	\$	\$
Personal spending money	\$	\$	\$
Other	\$	\$	\$
Subtotal	\$	\$	\$

Debt repayments

Debt	Planned	Actual	Difference
Credit card	\$	\$	\$
Personal or car loan	\$	\$	\$
Buy now, pay later	\$	\$	\$
Other	\$	\$	\$
Subtotal	\$	\$	\$

Summary

Line	Amount
Total monthly income	\$
Less giving and saving	\$
Less living expenses	\$
Less debt repayments	\$
Left over (should be zero or more)	\$

If the final number is below zero, do not panic. Look for one or two categories to adjust, and consider speaking with a free financial counsellor.

Tip: Set up separate bank accounts or savings buckets for bills, groceries, giving and emergencies. Move money into each one on payday.

For more detailed worksheets, see our *Spending Plan Analysis* and *Financial Planning Workbook* at rhythm.au/resources.

Part 3: Debt snowball steps

The debt snowball is a simple way to pay off debts one at a time. Each paid-off debt builds momentum, like a snowball rolling downhill.

1. **List every debt.** Write down each debt, its balance, interest rate and minimum repayment. Use our free *Get Out of Debt Kit* at rhythm.au/resources.
2. **Order them from smallest to largest balance.**
3. **Pay the minimum on every debt.** Never miss a minimum repayment if you can avoid it.
4. **Put every extra dollar toward the smallest debt.**

5. **When the smallest debt is paid off, celebrate.** Then add its repayment amount to the next smallest debt.
6. Repeat until every debt is paid.

My debt snowball

Order	Debt	Balance	Interest rate	Minimum repayment	Paid off?
1		\$	%	\$	[]
2		\$	%	\$	[]
3		\$	%	\$	[]
4		\$	%	\$	[]
5		\$	%	\$	[]

Another option: The *debt avalanche* targets the highest interest rate first instead of the smallest balance. It usually saves more money over time. Choose the method you are most likely to stick with.

Before you start, remember:

- Stop adding new debt where you can. Put away cards and pause buy now, pay later accounts.
- Build a small emergency buffer, even a few hundred dollars.
- If you cannot keep up with repayments, contact your lenders early and ask about a hardship arrangement.

Part 4: A simple generosity plan

Generosity grows best when it is planned, prayerful and joyful. At Rhythm Church, we encourage the tithe (a tenth) as a helpful, faith-building starting point, given freely from grace and not as a legal requirement. Christians hold different views on this, and you can read more in our article *Grace-Centred Generosity*.

If you are under financial pressure, God is not asking you to go without food or fall behind on bills in order to give. "For if there is first a willing mind, it is accepted according to what one has, and not according to what he does not have" (2 Corinthians 8:12).

Answer these questions prayerfully

1. What has God given our family that we are thankful for?
2. What would we like to give regularly to our local church?
3. Is there a person, family or cause God is putting on our hearts?
4. How can we be generous with our time, skills and home?

5. How can we involve our children in giving?

My generosity plan

Area	What we will do	How often
Regular giving to our church		
Giving to people in need		
Time and skills		
Hospitality		
Kids' giving jar		

Part 5: Where to get help

You do not need to face money worries alone. These services are free.

Service	What they offer	Contact
National Debt Helpline	Free, confidential financial counselling	1800 007 007
Moneysmart	Free budget planner and money guides from the Australian Government	moneysmart.gov.au
Rhythm financial assistance	Practical help for local families in need	rhythm.au/financial-assistance
Lifeline	24-hour crisis support if money stress feels overwhelming	13 11 14

A word of caution: Be careful of companies that promise to make your debts disappear for a fee. Free financial counselling is often the best first step.

Part 6: Your first four weeks

Week	Action	Done?
1	Gather two months of bank statements and fill in the budget worksheet	☐
2	List every debt and choose snowball or avalanche	☐
3	Open an emergency savings bucket and set up regular giving	☐
4	Have a money date: review the plan together and pray	☐

A prayer for wisdom with money

Father, thank You for everything You have given our family. Everything we have comes from You. Give us wisdom to plan well, courage to face our debts and generosity to give freely. Help us to be content and to trust You with our needs. Lead us to good help when we need it, and fill our home with Your peace. In Jesus' name, amen.

More resources

- **Read:** *Biblical Budgeting for Families, Getting Out of Debt* and *Grace-Centred Generosity* at rhythm.au/resources
- **Teaching paper:** *Grace-Centred Giving: A New Covenant Understanding of Generosity*
- **Worksheets:** *Get Out of Debt Kit, Spending Plan Analysis, Personal Financial Statement* and *Financial Planning Workbook*

Visit Rhythm Church Aura

Rhythm Church Aura is a community where families can grow in every area of life. We meet every Sunday at 9:30am at the Nirimba State Primary School hall, 100 Park Avenue, Nirimba QLD 4551. Senior pastors Murray and Kathy Boyton would love to welcome you.

- **Plan your visit:** rhythm.au/plan-your-visit
- **Live stream:** Sundays at 10:15am at youtube.com/@rhythmchurch_au
- **Phone:** 1300 MATTERS

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Rhythm Church Aura is a Pentecostal church (Australian Christian Churches) on the Sunshine Coast. Visit us Sundays at 9:30am, or watch live from 10:15am at youtube.com/@rhythmchurch_au. More free resources at rhythm.au/resources