

Then Jesus said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was squandering his property. 2 So he summoned him and said to him, "What is this that I hear about you? Give me an accounting of your management, because you cannot be my manager any longer.' 3 Then the manager said to himself, "What will I do, now that my master is taking the position away from me? I am not strong enough to dig, and I am ashamed to beg. 4 I have decided what to do so that, when I am dismissed as manager, people may welcome me into their homes.' 5 So, summoning his master's debtors one by one, he asked the first, "How much do you owe my master?' 6 He answered, "A hundred jugs of olive oil.' He said to him, "Take your bill, sit down quickly, and make it fifty.' 7 Then he asked another, "And how much do you owe?' He replied, "A hundred containers of wheat.' He said to him, "Take your bill and make it eighty.' 8 And his master commended the dishonest manager because he had acted shrewdly; for the children of this age are more shrewd in dealing with their own generation than are the children of light. 9 And I tell you, make friends for yourselves by means of dishonest wealth so that when it is gone, they may welcome you into the eternal homes.

10 "Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest also in much. 11 If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches? 12 And if you have not been faithful with what belongs to another, who will give you what is your own? 13 No slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth."

**Q: How do you love others to “make friends for yourself” on a college budget?**

**A: By thinking carefully about your resources so that you can be “shrewd” in how you spend!**

## HOW TO FILL-OUT THIS BUDGET FORM

- Estimate how much money you have to spend per month, based on any income from parents, summer savings or school-year job.
- Calculate your “tithe” from that amount and add to it any additional “offerings” you intend to give. Designate your “tithes & offerings” and subtract them from your total budget.
- Set your spending goals in the following order: - “the Usual Suspects” - “Choices for Generosity” - “the Danger Zone” Live within your limitations! If you don’t have money for everything you’d like to spend, reduce your expenditures starting with the last category and working backwards.
- During the month, keep track of where you spend your money. At the end of the month, compare your actual spending to your budgeted goals.
- Evaluate spending habits & identify changes to make. Anticipate expenses beyond this month in how you budget.

**TITHE/OFFERING DESIGNATION**

Church: \_\_\_\_\_

Mission Fund: \_\_\_\_\_

Fellowship: \_\_\_\_\_

Charity: \_\_\_\_\_

**TOTAL MONTHLY LIVING BUDGET:** \_\_\_\_\_

tithe (10% of above): \_\_\_\_\_

additional offering: \_\_\_\_\_

**(-) TOTAL TITHE/OFFERING:** \_\_\_\_\_

**TOTAL REMAINING MONTHLY BUDGET:** \_\_\_\_\_

<b>The Usual Suspects</b>			<b>Choices for Generosity</b>			<b>The Danger Zone</b>		
<b>Category</b>	<b>Budget</b>	<b>Actual</b>	<b>Category</b>	<b>Budget</b>	<b>Actual</b>	<b>Category</b>	<b>Budget</b>	<b>Actual</b>
Rent			Coffee Talks			Movies		
Food			Hospitality			Eating Out		
Local Phone			Book Giveaways			Long Distance Phone		
Utilities			Gifts/Treats			Music		
Tuition/Help w/ Family			Photocopies			Computers		
School Books/Supplies			Counseling			Recreation Equip.		
Existing Debt			Conference Costs			Clothing/Footwear		
T Fare/Pass			Scholarships			Entertainment		
Health Care/Toiletries			Adventures			Magazines/Hobbies		
Other			Other			Other		
<b>SUSPECTS SUBTOTAL</b>			<b>CHOICES SUBTOTAL</b>			<b>DANGER ZONE SUBTOTAL</b>		

**TOTAL REMAINING MONTHLY BUDGET:**

**(-) SUSPECTS SUBTOTAL:** \_\_\_\_\_

**(-) CHOICES SUBTOTAL:** \_\_\_\_\_

**(-) DANGER ZONE SUBTOTAL:** \_\_\_\_\_

**TOTAL REMAINING INCOME:** \_\_\_\_\_

(for savings & future months)

**Notes & Plans for Coming Months....**

Here s some ideas of what you have that you can share with others beyond money.  
Write in specifics as they apply to you: (For instance: Electronic Equipment *nintendo, tv* or  
Personality *good at making friends, gathering groups*)

**STUFF** Place you live Transportation Electronic Equipment Movies/CDs Games (video,  
board, other) Sports equipment Clothes Books Food Computer/Printer/Internet access  
Health Club Membership

**TIME** Sleep Study Meals Free Family/Friends Devotional Time

**CONNECTIONS** Job Campus Friends/Family Church IVCF staff

**INTERNAL RESOURCES** Emotions Experience Personality Wisdom Areas of Knowledge  
or Expertise Relationship with God

**WHAT'S MISSING FROM THIS LIST?** (list)