Course 5, Session 2 Student Notes: Count the Cost

Building a Budget That Tells Your Money Where to Go

Big Idea: A budget is just counting the cost before you build. Decide where the money goes on purpose, before the month spends it for you.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby, and if you have your real income and spending numbers from Session 1, keep those close too. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: “Father, You are a God of order and not of chaos. Teach me to count the cost like a wise builder, to plan my money on purpose, and to give every dollar You entrust to me a job that honors You. Take the fear and the shame out of this for me, and give me peace. Amen.”

The Scripture for This Session

Read these slowly, out loud if you can:

- **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?”
- **Luke 14:29 to 30**, “Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, saying, This man began to build, and was not able to finish.”
- **Proverbs 21:5**, “The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.”

Reflect: When you hear the word "budget," what feeling comes up first, and where do you think that feeling came from?

The Big Picture

Have you ever reached the end of the month, looked at your account, and thought, where did it all go? Almost everyone has. That feeling has a name. It is what happens when the month spends your money before you ever decide to. This session flips that around. Instead of letting the month decide for you, you learn to decide first, and let the month follow your plan.

Last session you learned to know your numbers, to look honestly at money in, money out, and what is left. Tonight you take those numbers and put them to work on purpose. The word “budget” scares a lot of people, because it sounds like a diet: restriction, denial, a joyless list of things you are not allowed to have. Throw that picture out. A budget is not a punishment. A budget is permission. It is you, in advance and on purpose, giving your money a job before the month gets a chance to waste it. Over the next few principles you will see that this idea comes straight from the mouth of Jesus, and that planning your money is not a lack of faith, it is a form of wisdom God expects. Read each one, write your notes, and answer the reflection.

Principle 1: A Budget Is Permission, Not Punishment.

Let the fear out of the word right now. For many of us, “budget” feels like a rule that exists to tell us no. But turn it around. A budget is the tool that lets you say yes on purpose. Yes to giving. Yes to savings. Yes to the things that matter most to you, because you decided in advance instead of letting the month decide for you. A budget is not the month telling you no. It is you telling your money where to go.

When you have no plan, your money still gets spent, it just gets spent by accident, on whatever grabbed your attention that day, and the important things get whatever is left, which is usually nothing. A budget simply moves the deciding to the front, where you are calm and clear headed, instead of the back, where you are surprised and short. That is not restriction. That is freedom and control. You are the one in charge of the money God entrusted to you, rather than the money being in charge of you.

Reflect: Where has the fear of "budgeting" actually kept you from having any plan at all? What would change if you saw a budget as permission to say yes on purpose?

Notes:

Principle 2: A Budget Is Simply Counting the Cost Before You Build.

Here is the simplest definition of a budget, and it comes straight from Jesus. In Luke 14:28, He asks, “For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?” He is not being clever. He is describing exactly how a wise person handles resources. You sit down. Before you commit. And you count. You look at what the thing will cost, and you look at what you actually have, and you make sure the two line up before you start pouring the foundation.

Notice one crucial detail: the cost is counted against what you actually have, not what you wish you had. Not what you might have if everything goes perfectly. What you actually have. That honest comparison, holding the price of a thing next to the reality of your resources and telling the truth about whether they match, is the whole heart of a budget. And notice that Jesus treats this as so plainly wise that He can use it to teach a spiritual truth, confident every listener already knows you do not start a building you cannot pay to finish. The pause to sit down and count is not weakness or a lack of faith. It is basic wisdom.

Reflect: Where in your money life have you been building without sitting down to count first? What is one thing you have been about to commit to that you have not actually counted the cost of?

Notes:

Principle 3: Give Every Dollar a Job Before the Month Starts.

So what does counting the cost actually look like for your money? It looks like this. Before the month begins, you sit down with your expected income, the money you know is coming in, and you give every single dollar a job. Rent gets a job. Groceries get a job. Giving gets a job. Savings gets a job. Gas, the phone, the kids, each one gets assigned in advance, until your income is fully spoken for on paper before a single dollar moves. That is the whole game. Every dollar has a name before the month begins.

Pay attention to the order, because it matters. Giving goes first, and savings goes second, not last. Most people do it backwards. They fund everything else, and then give and save whatever survives, which is usually nothing, because there is a strange law of money that the end of the money always comes before the end of the needs. When you assign giving and savings first, on paper, at the top of the list, they actually happen. When you leave them for last, they quietly disappear. The order you assign your dollars is not a small detail. It is the difference between a plan that honors God and builds margin and one that never quite gets there.

Reflect: Right now, where do giving and saving sit in your spending order, first or last? What would change if you gave them a job at the very top of the list, before anything else?

Notes:

Principle 4: Plan for the Unexpected, Because Something Always Comes Up.

Here is the one piece of wisdom that keeps budgets from breaking. Plan for the unexpected. The car breaks. The tooth cracks. The appliance dies. If your plan has no room for a surprise, then the very first surprise blows the whole thing up, and most people quit right there, deciding budgeting “does not work for them.” The truth is their budget did work, it just pretended life would be predictable, and life never is.

So build a category for it. Call it whatever you want, margin, buffer, the just in case line. Even a small amount set aside for the surprise that always comes will keep the whole plan standing when real life shows up. A budget that expects the unexpected survives. And Scripture backs this diligence directly. Proverbs 21:5 says, “The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.” Read that slowly. Diligent planning tends toward plenty. Hasty, unplanned spending tends toward lack. That is not a motivational poster, it is a spiritual pattern of how money actually behaves. People have doubled their income and still ended up broke, because more money poured into no system just drains faster. The diligent plan, including a line for the unexpected, is what produces margin.

Reflect: What is the one category that always seems to blow up your plans? How could you plan for it ahead of time, with a buffer, instead of being surprised by it again?

Notes:

The Story: The Tower and the King (Luke 14:28 to 33)

Read the passage. Jesus is teaching about the cost of following Him, and He reaches for two ordinary money examples everyone understood: a man building a tower, and a king going to war. The builder, He says, sits down first and counts the cost, “whether he have sufficient to finish it,” because the one who lays a foundation and then runs out of money becomes a public spectacle, mocked by everyone who passes the abandoned structure, saying, “This man began to build, and was not able to finish.” Then Jesus adds the king, who sits down first to decide whether ten thousand of his soldiers can meet an army of twenty thousand, or whether he should seek peace while the enemy is still far off.

Notice four things in this story, and they are the four principles above, lived out. Wise people sit down before they commit, on purpose, before the money moves. The cost is measured against what you actually have, not what you hope for. The unfinished tower is a public failure, and for a believer, overspending damages your witness, not just your wallet, because the whole town sees that you started something you could not steward. And the king counted early enough to still have options, which teaches that planning ahead gives you room to adjust while there is still time. A crisis discovered late leaves you no moves. A budget done early keeps your options open.

Reflect: The king counted the cost early enough to still choose his path. What decision could you make better right now if you counted the cost before, instead of after?

Notes:

Put It Into Practice

1. Build next month's plan. On paper or a simple sheet, write your expected income for next month at the top. If your income varies, use a careful low estimate, because it is wiser to plan on less and be surprised by more. Then work down the list and assign that income to categories, one at a time, until it is fully spoken for.

Next month's expected income (careful estimate):

Giving assigned first, savings assigned second:

Essentials assigned (housing, food, transportation, utilities):

Everything else assigned, plus a buffer line for the unexpected:

2. This week's assignment. Run your plan for one full week. Every time you spend, check it against the category you assigned. At the end of the week, write down where reality fought the plan, and one adjustment you will make. Bring both to Session 3, where you build profit and margin on top of this plan.

Where reality fought the plan:

One adjustment I will make:

Go Deeper (Optional)

- **Read:** *The Total Money Makeover* by Dave Ramsey.
- **Listen:** *The Ramsey Show* podcast, any episode on budgeting.
- **Study:** Luke 14:28 to 33; Proverbs 21:5; Proverbs 27:23 to 24. Also look up the "give every dollar a job" method, which arrives by modern logic at exactly what Jesus taught in Luke 14.

Close in Prayer

"Father, thank You that You are a God of order who counts the cost and finishes what He starts. Teach me to build like a wise builder, to plan my money on purpose, and to give every dollar a job that honors You. Take the fear and shame out of the word budget, and replace it with the peace of a plan. Make me a faithful steward who finishes what I start and keeps my witness bright, all for Your glory. In Jesus' name, Amen."

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