

30-Day Budgeting Challenge

A Step-by-Step Guide to Help Individuals and Families Build a Budget and Transform Their Finances

Step 1: Start with a Conversation

Before you start crunching numbers, have a heart-to-heart.

If you are doing it by yourself, use a pen and paper and make handwritten notes, almost like a journal. This will help you document your journey and track progress. If possible, it is highly recommended that you find an accountability partner (a parent, a friend, a mentor) so that you actually work through the process.

If you are doing this as a couple, keep notes, and do not move from one question to the next until you have come to a complete agreement on each one. This may take some time, but it will save you time and your relationship in the future. You're welcome.

Guiding Questions

If answering these questions as an individual, read each question in the singular (I shouldn't have to say that, but, you know, some people...).

Write your answers down and save them. These will serve as your “compass” during the challenge.

1. What do we value most? (Faith, generosity, security, adventure, etc.)
 2. What are our top 3 financial goals in the next 5 years?
 3. What do we fear most about money?
 4. How do we define “enough”?
 5. Where do we tend to overspend?
 6. How can we support each other in staying disciplined?
 7. What role does giving play in our finances?
 8. How will we handle disagreements about money? (Single people can skip this one.)
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Step 2: The 30-Day Budgeting Challenge

Each day gives you one **simple, doable action**. Don't worry about perfection. You just need to start. Yesterday. But since you didn't start yesterday, you can start on Monday.

The goal is **progress, not perfection**. You will start to work on perfection after you have followed a budget for at least 3 months.

Week 1: Awareness

- **Day 1:** Write down every source of income (paychecks, side jobs, etc.).
- **Day 2:** Track all expenses for today (no judgment).
BONUS: Track all of your expenses every day for the rest of this week.
- **Day 3:** Gather last month's bank & credit card statements.
- **Day 4:** Highlight *fixed expenses* (rent, utilities, insurance).
- **Day 5:** Highlight *variable expenses* (food, gas, entertainment).
- **Day 6:** Add up how much you spent on eating out last month.
- **Day 7:** Pray together about your financial stewardship and goals (if doing this as an individual, share your progress with a friend or family member and ask them to pray for you).

Week 2: Foundation

- **Day 8:** List all debts (balances, interest rates, minimum payments).
- **Day 9:** Write down your monthly giving (tithes, offerings, generosity).
- **Day 10:** Calculate your total monthly income vs. expenses.
- **Day 11:** Identify subscriptions and automatic payments.
- **Day 12:** Cancel one subscription you don't really need.
BONUS: Cancel 2-3 and get a head start on your journey!
- **Day 13:** Decide which budgeting method you will use (spreadsheet, envelope system, app). You can always change this later as you mature or if you find that one system doesn't actually help you stick to your budget. But pick one and commit to it for at least the next 17 days.
- **Day 14:** Pick a weekly "money check-in" time (Sunday night, etc.).

Week 3: Planning

- **Day 15:** Draft your first written budget (list categories + planned amounts).
- **Day 16:** Allocate money for needs first: housing, utilities, food, transportation.
- **Day 17:** Add giving as a top priority line item.
- **Day 18:** Add saving/investing as a fixed "expense."
- **Day 19:** Set a cash budget for groceries this week.
- **Day 20:** Review your budget together and adjust as needed.
- **Day 21:** Celebrate progress with a no-spend fun activity (walk, picnic, game night).

Week 4: Action

- **Day 22:** Start tracking every purchase daily (not just weekly).
 - **Day 23:** Use envelopes or categories for discretionary spending.
 - **Day 24:** Compare actual vs. planned spending so far.
 - **Day 25:** Adjust one category where you overspent.
 - **Day 26:** Review debts and pray about a payoff plan.
 - **Day 27:** Talk about one long-term dream (vacation, home, mission giving).
 - **Day 28:** Put \$20–50 in a small emergency fund if you don't already have one.
 - **Day 29:** Reflect on what you learned this month about your habits.
 - **Day 30:** Write down your top 3 commitments for the next 90 days.
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Step 3: Reflection & Next Steps

- What surprised you the most about your spending?
 - Where did you feel tension (personally or as a couple)?
 - What gave you hope and excitement?
 - What one new habit do you want to keep?
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Step 4: Refinement and Growth

- During your weekly "check-in," re-evaluate your actual vs. planned spending.
- Adjust categories as needed, especially those ones where you overspent (did you underestimate needed expenses, or was it a lack of self-control?).
- Review debts (if any), and pray about adjusting your payoff plan to eliminate them sooner.
- Find ways to save more money and allocate it to an emergency fund, investments, or giving.