

MODULE 4: BUDGETING, GIVING & RECEIVING

Tools & Worksheets

TOOL 1: ZERO-BASED BUDGET TEMPLATE

INCOME

Husband income: \$ _____

Wife income: \$ _____

Other income: \$ _____

TOTAL INCOME: \$ _____

GIVING

Tithe (10%): \$ _____

Offerings/charity: \$ _____

HOUSING

Mortgage/rent: \$ _____

Property tax/HOA: \$ _____

Home insurance: \$ _____

Utilities (electric, gas, water): \$ _____

Internet/cable/phone: \$ _____

Maintenance/repairs: \$ _____

TRANSPORTATION

Car payment: \$ _____

Car insurance: \$ _____

Gas: \$ _____

Maintenance: \$ _____

FOOD

Groceries: \$ _____

Dining out: \$ _____

TOOL 1: ZERO-BASED BUDGET TEMPLATE (CONTINUED)

PERSONAL

Clothing: \$ _____

Hair/personal care: \$ _____

Health/fitness: \$ _____

Entertainment: \$ _____

Subscriptions: \$ _____

INSURANCE & HEALTHCARE

Health insurance: \$ _____

Life insurance: \$ _____

Disability insurance: \$ _____

Medical/dental expenses: \$ _____

DEBT PAYMENTS

Credit card minimums: \$ _____

Student loans: \$ _____

Other debt: \$ _____

SAVINGS

Emergency fund: \$ _____

Retirement (401k, IRA): \$ _____

Other savings goals: \$ _____

TOTAL EXPENSES: \$ _____

INCOME minus EXPENSES = \$ _____

Goal: This number should equal ZERO

Every dollar has a job. Adjust categories until income - expenses = 0

TOOL 2: GIFT EVALUATION TOOL

Use this before accepting money from family or friends

Step 1: Gift Details

Who is offering the gift? _____

Amount: \$ _____

Stated purpose: _____

Step 2: String Detection

Does the giver expect:

- Control over how we use it?
- Frequent updates on our decisions?
- Influence in our lives (where we live, work, etc.)?
- Gratitude displays or public acknowledgment?
- Future reciprocation?
- Access or involvement they didn't have before?

Step 3: Impact Assessment

If we accept this gift:

- Will it change the power dynamic in our relationship?
- Will we feel obligated in ways we don't want?
- Will it create guilt or manipulation opportunities?
- Will it compromise our autonomy as a couple?

TOOL 2: GIFT EVALUATION TOOL (CONTINUED)

Step 4: Clarifying Questions to Ask the Giver

- Is this a gift or a loan?
- Are there any expectations attached?
- Can we use it however we see fit?
- Will you feel resentful if we use it differently than you'd prefer?
- What happens if our relationship changes?

Step 5: Our Decision

- Accept the gift - no strings detected
- Accept with clear written agreement about terms
- Decline politely - too many strings
- Counter-offer (turn gift into loan with repayment plan)

If accepting, our agreement:

If declining, our response:

TOOL 3: BOUNDARY SETTING SCRIPT

Use when declining gifts or setting boundaries with generous relatives

Script 1: Declining a Gift with Strings

"Thank you so much for your generosity. We're truly grateful you want to help. However, we've decided not to accept financial gifts that come with expectations about how we use them or make decisions. We love you and value our relationship too much to let money complicate it."

Script 2: Accepting with Boundaries

"We appreciate your offer to help with [purpose]. Before we accept, we want to make sure we're on the same page. This would be a gift with no expectations of how we use it or influence over our decisions, correct? We want to make sure there's no misunderstanding later."

Script 3: Redirecting to a Loan

"We appreciate the offer. Rather than a gift, would you be willing to loan us the money? We'd like to repay you on this schedule: [timeline]. This way we can accept your help without feeling obligated, and you know you'll be repaid. Let's put it in writing so we're both protected."

Our Custom Script:
