

LIVE GIVE OWE GROW - PDF Template (w/ examples)

Summary	2024	2025 (planned)	Source / Notes
Total Income	\$ 355,000	\$ 378,000	Tax return
Live	\$ 193,500	\$190,000	
Give	\$ 37,500	\$ 41,000	
Owe	\$ 74,000	\$ 81,000	
Grow	\$ 50,000	\$ 66,000	
LIVE	54.51%	48.94%	
<i>Live</i>	\$ 193,500	\$185,000	Remaining amount
GIVE	10.56%	12.17%	
Claimed Deductions	\$ 35,000	\$ 45,000	Tax Return
Non-deductible giving	\$ 2,500	\$ 1,000	
Give Total	\$ 37,500	\$ 46,000	
OWE	20.85%	21.43%	
Mortgage Payments	\$ 9,000	\$ 9,000	
Car Loan	\$ 0	\$ 0	
Federal Income Tax	\$ 50,000	\$ 55,000	Tax Return
State Income Tax	\$ 0	\$ 0	
Local Income Tax	\$ 0	\$ 0	
Real Estate Tax	\$ 15,000	\$ 17,000	Tax Return

Other Tax	\$ 0	\$ 0	
Owe Total	\$ 74,000	\$ 81,000	
GROW	14.08%	17.46%	
401(k) Contribution	\$ 20,000	\$ 25,000	
Health Savings Account (HSA)	\$ 5,000	\$ 6,000	Tax Return
Kids Savings	\$ 10,000	\$ 15,000	
Taxable Investment Savings	\$ 10,000	\$ 10,000	
Real Estate Purchase	\$ 0	\$ 0	
Business Purchase	\$ 0	\$ 0	
Backdoor Roth IRAs	\$ 0	\$ 0	
Other	\$ 5,000	\$ 10,000	
Grow Total	\$ 50,000	\$ 66,000	

The Biblical Money Management Framework

EVERY DOLLAR HAS EXACTLY FOUR DESTINATIONS

Money flows to:

- **LIVE** (expenses)
- **GIVE** (generosity)
- **OWE** (debt/taxes)
- **GROW** (savings/investing)

Families who allocate intentionally across these four categories build wealth that serves multiple generations.

THE FRAMEWORK

LIVE - Daily Stewardship

Housing • Food • Utilities • Transportation • Family Activities

Key Insight: Set boundaries on lifestyle expansion. Contentment creates margin. **Target:** 40-65% of income

GIVE - First Fruits

Church • Charity • Community • Family Support

Key Insight: Give first, not last. Generosity creates discipline that improves all other financial decisions. **Target:** 10-20% of income

OWE - Debt Freedom

Debt Payments • Tax Obligations

Key Insight: "The borrower is slave to the lender" (Proverbs 22:7). Minimize debt systematically. **Target:** 5-20% of income

GROW - Future Capacity

Emergency Fund • Retirement • Investments • Education

Key Insight: Life happens all at once. Build margin for opportunities and challenges. **Target:** 15-35% of income

QUICK START GUIDE

STEP 1: Calculate your current allocation across all four categories

STEP 2: Identify the biggest gap between current practice and biblical stewardship

STEP 3: Automate Give and Grow first, then allocate remaining funds

STEP 4: Adjust quarterly as circumstances and wisdom grow

ALLOCATION BY INCOME LEVEL

Starting (\$50K-\$100K): Live 65% • Give 10% • Owe 15% • Grow 10%

Building (\$100K-\$200K): Live 55% • Give 15% • Owe 10% • Grow 20%

Established (\$200K+): Live 45% • Give 20% • Owe 5% • Grow 30%

WHY IT WORKS

- **Simple:** Only four categories to track
- **Biblical:** Each category serves kingdom purposes
- **Flexible:** Adjusts to any income level or family season
- **Generational:** Teaches children stewardship through clear examples

BIBLICAL FOUNDATION

LIVE: *"Be content with what you have"* (Hebrews 13:5)

GIVE: *"Give as decided in your heart"* (2 Corinthians 9:7)

OWE: *"The borrower is slave to the lender"* (Proverbs 22:7)

GROW: *"Consider the ant... she prepares in summer"* (Proverbs 6:6-8)

THE IMPACT

When you implement Live Give Owe Grow, you:

- Create margin to respond faithfully when opportunities arise
- Teach children that money serves purposes greater than consumption
- Build wealth that impacts your community and advances kingdom purposes
- Establish financial patterns that influence generations

The goal isn't perfection—it's faithful stewardship that honors God and serves others.

LIVE GIVE OWE GROW - PDF Template (blank version)

Summary	Year 1	Year 2 (planned)	Source / Notes
Total Income			Tax return
Live			
Give			
Owe			
Grow			
LIVE			
<i>Live</i>			Remaining amount
GIVE			
Claimed Deductions			Tax Return
Non-deductible giving			
Give Total			
OWE			
Mortgage Payments			
Car Loan			
Federal Income Tax			Tax Return
State Income Tax			
Local Income Tax			
Real Estate Tax			Tax Return
Other Tax			

Owe Total			
GROW			
401(k) Contribution			
Health Savings Account (HSA)			Tax Return
Kids Savings			
Taxable Investment Savings			
Real Estate Purchase			
Business Purchase			
Backdoor Roth IRAs			
Other			
Grow Total			

Framework Attribution: Live Give Owe Grow concepts developed by [Kingdom Advisors](#)

Disclosure: This material is for educational purposes only and does not constitute personalized financial advice. Enduring Financial, LLC is a registered investment adviser. All investments involve risk. Please consult qualified professionals regarding your individual circumstances. Full disclosures [here](#).