PARABLE

YOUR CHURCH BUDGETING TOOLKIT

A 6-step process to build a budget that reflects your mission and maximizes your resources.
Free templates, how-to-use videos, and more!





READY TO UNLOCK WHAT'S POSSIBLE FOR YOUR CHURCH'S FINANCES?

If budgeting feels overwhelming, or if you've struggled to stick to a budget or develop a long-term plan, you're not alone.

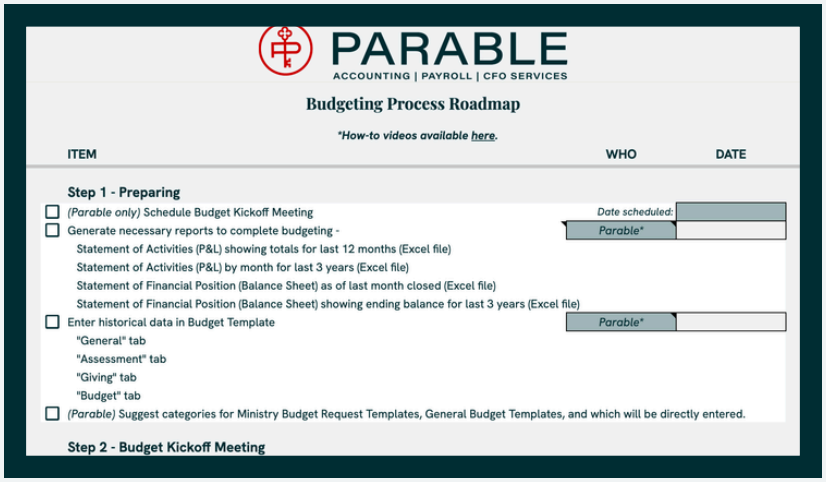
With 1 in 3 churches

operating without a formal budget, billions of dollars are being spent every year without a clear financial plan.
A healthy budget helps turn those resources into intentional ministry.

This Church Budgeting Toolkit gives you practical tools to build, maintain, and strengthen a budget that reflects your church's mission, supports wise financial decisions, and helps ensure every dollar is working toward what matters most.

GET THE TOOLS & CREATE YOUR ROADMAP

Step One



PARABLE
ACCOUNTING | PAYROLL | CFO SERVICES

Budgeting Process Roadmap

**How-to videos available here.*

ITEM	WHO	DATE
Step 1 - Preparing		
☐ *(Parable only)* Schedule Budget Kickoff Meeting	*Date scheduled:*	
☐ Generate necessary reports to complete budgeting -	*Parable**	
Statement of Activities (P&L) showing totals for last 12 months (Excel file)		
Statement of Activities (P&L) by month for last 3 years (Excel file)		
Statement of Financial Position (Balance Sheet) as of last month closed (Excel file)		
Statement of Financial Position (Balance Sheet) showing ending balance for last 3 years (Excel file)		
☐ Enter historical data in Budget Template	*Parable**	
"General" tab		
"Assessment" tab		
"Giving" tab		
"Budget" tab		
☐ *(Parable)* Suggest categories for Ministry Budget Request Templates, General Budget Templates, and which will be directly entered.		
Step 2 - Budget Kickoff Meeting		

Creating a church budget can feel overwhelming, but it doesn't have to. Our ready-to-use Templates give you a simple process for organizing your numbers, making informed decisions, and building a strong financial plan.

From knowing when to start and who to involve, to creating the budget itself, these tools take the guesswork out of the process and guide you every step of the way.

ACCESS BUDGET ROADMAP TEMPLATE

BUDGET ROADMAP HOW-TO VIDEO

HOW TO USE IT:

Get reports of historical data from your accounting software. Then input that data into the templates so you know where your ministry has been.

Complete the Budgeting Process Roadmap and put in key dates so you can keep the process on track.

CLARIFY YOUR MISSION, SET YOUR PRIORITIES

Step Two

WHERE IS YOUR MISSION CALLING YOU TO INVEST?

In many churches, vision and finances can start moving in different directions.

Often-times, pastors are dreaming about what's possible, while finance teams are focused on what's available.

Your budget should bring those two together. It should help your church prioritize what matters most, align resources with your mission, and fund what God is calling you to do.



ACCESS BUDGET ROADMAP TEMPLATE

MINISTRY ASSESSMENT HOW-TO VIDEO

HOW TO USE IT:

In the Budget Roadmap Template
Use Mission, Assessment, Results tabs.

- Review your mission, goals, and ministries.
- Identify the priorities that will have the greatest impact.
- Ensure your budget reflects those priorities.

PROJECT YOUR INCOME

Step Three

To build a budget you can actually trust, you need a clear picture of what your church is bringing in.

When you understand your income, you can make better decisions about what's possible across ministry, staffing, and day-to-day operations. That's where the Giving tab in the budgeting toolkit comes in.

The Giving tab helps you review historical and current income, spot meaningful trends, and create a thoughtful projection for the year ahead. With a clearer view of what's coming in, your church can plan with greater confidence, make informed financial decisions, and keep resources aligned with your mission.

ACCESS BUDGET ROADMAP TEMPLATE

GIVING HOW-TO VIDEO

HOW TO USE IT:

It's time to look at your projected income, which is what you will build your budget around. Navigate to the **GIVING tab** in the Budget Roadmap Template.

CREATE YOUR SUB-BUDGETS:
STAFFING, MINISTRY, & MORE

Step Four

Now it's time to turn your priorities into numbers.

Start with the **Staffing Budget Template** to plan for current staffing costs and future hires. Then use the **Ministry Budget Request Template** to invite ministry leaders into the process.

Have each ministry sort requests into three categories:

NEED	**ESSENTIAL TO OPERATE OR ACCOMPLISH THE MISSION**
WANT	**VALUABLE, BUT NOT ESSENTIAL**
DREAM	**SOMETHING WE'D PURSUE WITH ADDITIONAL RESOURCES**

Next, add the costs that keep your church running—facilities, maintenance, utilities, and other operating expenses. The **General Budget Template** helps you account for both predictable and changing costs throughout the year.

ACCESS STAFFING BUDGET TEMPLATE	ACCESS MINISTRY BUDGET TEMPLATE	ACCESS GENERAL BUDGET TEMPLATE
STAFFING BUDGET HOW-TO VIDEO	MINISTRY BUDGET HOW-TO VIDEO	GENERAL BUDGET HOW-TO VIDEO

CREATE INITIAL DRAFT & REVIEW

Step Five

Once you've gathered the numbers, it's time to make the decisions.

Pull everything together and compare your requests against projected income. Can you fund it all? If not, identify what needs to be reduced, delayed, or removed so the budget stays realistic.

Then review ministry requests with church leadership and decide what gets approved for the year ahead. Keep the strongest priorities in the budget, and move anything you'd still love to fund, if additional resources become available, to the **WISH LIST** tab on your Budget Roadmap Template

A healthy budget isn't about saying yes to everything. It's about saying yes to the right things.

Staffing Budget	**Ministry Budget**	**General Budget**
Budget Roadmap	**Capital Expenses**	**How-To Videos**

HELPFUL TOOL:

The Capital Expenses Budget Template helps you calculate how much you'll need to save to hit a certain goal by a specific year. (i.e. We need a new roof by 2030, how much would we need to save each month to hit that goal?)

FINALIZE YOUR BUDGET

Step Six

Once the budget is approved, make sure everyone knows what comes next.

Communicate decisions clearly with ministry leaders, including what was approved, what changed, and what didn't make the budget this year. Then prioritize your wish list so you're ready to act if additional resources become available.

With leadership approval in place, enter the finalized budget into QuickBooks Online (QBO) so your team has one clear financial plan to follow throughout the year.

And don't let the budget become a set-it-and-forget-it document. Return to it regularly, pray over it, and continue asking God for wisdom as you steward the resources entrusted to your church.

A finalized budget isn't the finish line.
It's a tool for faithful stewardship all year long.



ARE YOUR DOLLARS TRULY ON MISSION?

Creating a budget is one thing. Building one that reflects your church's mission is another.

This process helps you go beyond balancing the numbers and align your resources with what God is calling your church to do.

Need a stronger financial foundation first? Our Financial Toolkit gives you practical tools to manage your finances well and prepare for a healthier budgeting process.

LOOKING FOR MORE HELP WITH YOUR FINANCES?

Parable helps churches simplify their finances through accounting, payroll, and CFO services built specifically for ministry. We bring greater clarity to the numbers so church leaders can confidently align every dollar with their mission and spend less time managing the math and more time leading the ministry.

Let's get social!

@liveyourparable

www.liveyourparable.com

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