

# // HOW TO KEEP A PRAYER JOURNAL

# S.O.A.P.

SCRIPTURE   OBSERVATION   APPLICATION   PRAY

## SCRIPTURE

Open your Bible and read along with the “30 days through the Gospels” challenge. Take time reading and allow God to speak to you. When you are done, look for a verse that particularly spoke to you that day and write it in your journal.

## OBSERVATION

- What do you think God is saying to you in this scripture?
- Ask the Holy Spirit to teach and reveal Jesus to you.
- Paraphrase and write this scripture down in your own words in your journal.

## APPLICATION

Personalize what you have read, by asking yourself how it applies to your life right now. Write how this scripture can apply to you today.

- Is there a promise to claim?
- Is there an example to follow?
- Is there a command to obey?
- Is there an error to avoid?
- Is there an attitude to change?
- Is there a truth to believe?

## PRAY

This can be as simple as asking God to help you use this scripture, or it may be a greater insight on what He may be revealing to you. Remember, prayer is a two-way conversation. Be sure to listen to what God has to say. Now, write it out.

- Is there a praise to give?
- Is there a sin to confess?
- Is there a promise to claim?
- Is there a person who needs Jesus?
- Is there a need to share?

# // Budget Calculator

This is based on Net Spendable Income (\*NSI). NSI is left after you give to the Lord and pay taxes. There are three primary categories in every person's budget: **housing, food, and auto**. If these three combined percentages exceed 70 percent of your NSI, then it will be almost impossible to have a balanced budget.

Gross Income:	\$
Tithe	\$
Tax	\$

Category	Suggested Percentage	Annual Amount	Monthly Amount
Net Spendable:	—		
Housing:	38%		
Food:	14%		
Auto:	14%		
Insurance:	5%		
Debt:	5%		
Ent / Rec:	4%		
Clothing:	5%		
Savings:	5%		
Med/Dental:	5%		
Misc:	5%		
School/Childcare:	8%		
Investments:			

For more information on budgeting and to use an online calculator:  
[www.crownmoneymap.org](http://www.crownmoneymap.org)