

Enough



Six Key Financial Principles

We hope you will take time this week to read these principles and Scriptures. They will make a great table devotional for you and your family. By practicing these biblical principles, all of us can find greater simplicity, contentment, generosity, and joy for our lives.

- 1. Put God first in your living and giving. (2 Corinthians 9:6-7)**
Put God first in your living and your giving. Give your tithe and offering from the “top” of your paycheck, and then live on whatever remains.
- 2. Prepare a spending plan and track all expenses monthly. (Proverbs 27:23-24)**
Creating a budget means developing a plan in which you tell your money what you want it to do. Tracking your expenses is like getting on the scales to see how you are doing.
- 3. Simplify your lifestyle; live below your means. (Matthew 6:19-33)**
Because this discipline is critical to the success of any financial plan, next Sunday’s sermon will be devoted to this topic.
- 4. Provide immediately for an emergency fund. (1 Timothy 6:9-12)**
An emergency fund is an account separate from checking or long-term savings that is set aside specifically for emergencies.
- 5. Pay off all credit card debt; use cash or debit cards, not credit cards. (Proverbs 22:7)**
As you are building your emergency fund, begin to pay off your credit card debt and start using cash or debit cards for purchases. If you must use a credit card, be sure to pay off the debt monthly.
- 6. Practice long-range saving and investing habits. (Luke 14:28)**
Saving money is the Number 1 wise money management principle everyone should practice. There are three types of savings we should have: emergency savings, savings for wants and goals, and retirement savings.