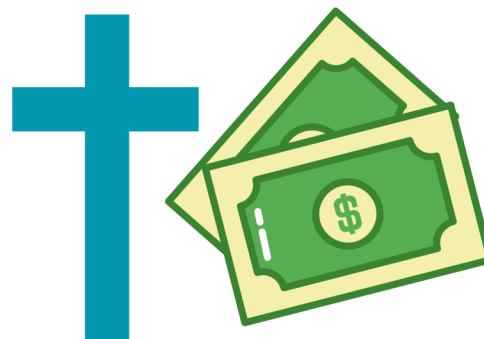


HEALTHY FINANCIAL HABITS

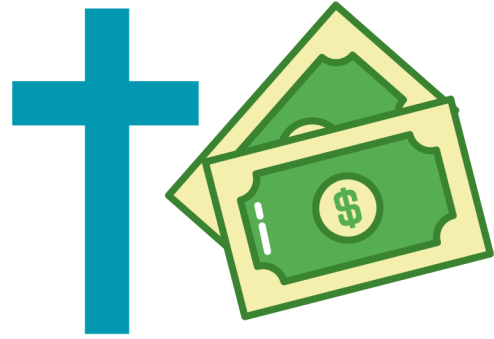


Use these tips for healthy financial habits that prioritize putting God and your family first...

- 1 Pay your tithe and offering first.** Put God first in your living and your giving. Give your offering from the “top” of your paycheck, then live on whatever remains.
- 2 Create a budget and track your expenses.** Develop a plan in which you tell your money what you want it to do. Use the simple monthly budget tool on the back of this resource guide.
- 3 Live below your means.** Scrutinize your current spending, eliminate waste, and create margin. Don’t live paycheck to paycheck.
- 4 Establish an emergency fund.** An emergency fund is separate from checking or savings set aside only for emergencies. Start with \$1,000 and build up to three months’ worth of income.
- 5 Pay off your credit cards, use cash/debit cards, and use credit wisely.** As you are building your emergency fund, begin to pay off your credit cards and start using cash or debit cards for purchases.
- 6 Practice long-term savings and investing habits.** Subscribe to a 10-20-70 plan. 10% to investing in God’s work. 20% for savings. 70% for everything else.

Adapted for use by St. Stephen UMC, Charlotte, NC, from the “Enough” Stewardship Resources from Church of the Resurrection UMC, Leawood, KS.

MONTHLY BUDGET PLANNER



MONTH: _____

EXPENSES

Tithing/Giving	_____
Taxes	_____
Credit Cards	_____
Student Loans	_____
Other Debts	_____
Housing	_____
Food	_____
Auto	_____
Insurance	_____
Medical/Dental	_____
Childcare	_____
Entertainment	_____
Clothing	_____
Investments	_____
Miscellaneous	_____
Total	_____

INCOME

Balance	_____
Deposit	_____
Total	_____

SAVINGS

Balance	_____
Deposit	_____
Total	_____

SUMMARIZE

Income	_____
Savings	_____
Expenses	_____
Total	_____

NOTES