



Budgeting is a vital discipline to help handle lifestyle choices with minimum stress: needs, wants, and greed nature. Don't spend without reference to a budget.

Expenses rise to meet current and expected income, unless Jesus is in charge of your life. Ask Him to take control.

Work is a gift from God; work as for Jesus in all you do, even if you dislike your boss, and your job. Attitudes decide spending; develop the *attitude* of Messiah to avoid responding to cheap financing offers and other clever and enticing advertisements.

Risking God's money to buy lottery tickets, or on other forms of gambling, wastes Jesus' money and discards Him as your provider.

Enough money is possible only if you keep your eyes focused on Jesus; then you will want what He wants.

Income from employment sets the upper spending limit; don't borrow.

Tithing is a guilt-relieving way to spend God's 90% without consulting Him; ask Messiah how much He should "keep" from His money that you manage.

'Savings are guaranteed and increase rapidly when you repay debt, including your mortgage--eliminate debts before starting regular savings and investment activities.

Goals from God are essential to guide spending, saving, investing, financial planning, and funding the Great Commission.

Ownership is God's role; stewardship is yours.

Deals often lead to despair, emptiness, anxiety, loneliness, and suffering: Pay cash for all items; for a house, save at least a 25% down payment.

'Sales are designed to get you to spend what you don't have to buy what you don't need--if you don't need an item, 70% off is 30% too much.



Managing money is impossible. Manage your wants, needs, and greed nature.

Obey God and He will lead you to manage successfully, needs, wants, and your greed nature.

Neighbors' possessions may be appealing but shouldn't influence your spending.

Emotional costs are significant, hidden, and are the real costs of poor stewardship.

You are responsible for your spending, and resulting debt; *you* must bear the consequences.