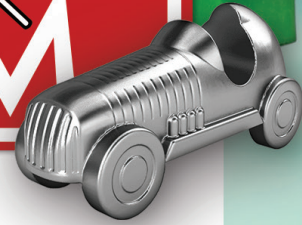


# The ABCs of FINANCIAL FREEDOM



## FAST FACTS ON FINANCES

1. Everything you receive is a **gift** from God. (James 1:17)
2. The three greatest financial disciplines are **tithing, giving** and **saving**.
3. If you sign for something, it's going to cost you something.
4. A budget isn't about the sacrifices. It's about the rewards.
5. **Never touch your retirement.** Just keep filling it. Contribute as much as you can as often as you can.
6. **Never spend all of your money.** (Give yourself a raise this week.)
7. Just because something's on sale doesn't mean it's a good buy.
8. **Always discuss** major purchases with your spouse. If you are single, talk with another adult family member.
9. Be your own financial planner.
10. **If you're paying fees** on your money, that ought to tell you **something's wrong**.
11. Teach your children how to **work hard for free**. They'll appreciate it more when they get paid for it.
12. **Leave an inheritance** for your kids and grandkids, that includes a wealth of wisdom and wealth that came as a result of practicing what you preach.
13. Use **ACH/EFT** to put money in savings every week. (The Solomon Foundation provides the highest rates.)
14. Set up **online giving** and automate your giving every week. Increase it every year.
15. **Develop an emergency fund** in these increments: \$500; \$1,000; \$1,500; \$2,000; \$2,500.
16. After you have an emergency fund, **start a fund** for a new car, a new home, etc.
17. **Discipline yourself now**, and you'll be delighted with yourself later.
18. **Pay cash for everything**.
19. **Avoid debt** at all costs or it can cost you all you have and delay your dreams.
20. If you don't have a defined financial plan today, you won't have one tomorrow.

***Stop playing games with the money God gives you.***