

## **Finding Financial Freedom-10 Things to Get You There**

### **10. Build a Budget- Figure out why there's always more month left at the end of your money. Develop a monthly budget and stick to it.**

Whatever you think your financial goals may be, you will not successfully achieve them without first understanding God's financial principles found in the Bible. When you do understand, then develop lifestyle goals that reflect God's principles and work out a written plan to do so. Faithfully budgeting is a step to Financial Freedom. *"Commit your works to the Lord, and your thoughts will be established."* Proverbs 16:3

### **9. Give It Away- Set your priorities as you budget, setting aside the first fruits for God's work. It's His money anyway.**

Loosen those purse strings, it will help loosen the grip money might have on your heart. You will be amazed when you step out in faith with your giving how God will bless you. *"Let them do good, that they be rich in good works, ready to give, willing to share."* 1 Timothy 6:18

### **8. Reduce Your Use- Don't use your credit card so much. Develop discipline in your spending habits.**

Have only 1 credit card, making a habit of paying it off each month. From this point, commit to going no further in debt and begin to reverse the process that produced your debt. Credit cards themselves are not bad, it is the misuse and temptation they represent. *"The rich rules over the poor, and the borrower is servant to the lender."* Proverbs 22:7

### **7. Get a Grip- Spending, especially for indulgence doesn't make you feel better**

After the initial rush of an indulgence purchase is your life any better? In most cases the answer is 'no' and the purchase is usually followed by guilt about the money that was spent. It's not about the cost of an item so much as the determination of indulgence or not, when you are working toward Financial Freedom. *"He who loves pleasure will be a poor man, he who loves wine and oil will not be rich."* Proverbs 21:17

### **6. Look at Your Paycheck- Write the bottom line number down, and then spend less than that**

You can't spend 104 -115% of your income and get away with it for very long. Staying out of debt is no secret. Don't spend more than you make, don't borrow, and you will be on your way to Financial Freedom. *"I spoke to you in your prosperity, but you said, 'I will not hear.' This has been your manner from your youth, that you did not obey My voice."* Jeremiah 22:21

### **5. Cook a meal- Discover the kitchen and reduce the number of restaurant visits**

Almost everyone enjoys eating out occasionally. So make it part of your 'entertainment' budget, but stick to it. Save to eat at a nice place for special events rather than squandering it on fast food non-events. *"The wise in heart will be called prudent,"* Proverbs 16:21a

### **4. Get In the Car- Take a local vacation this year**

There are so many interesting places to see and fun things to do within a day or two drive from where you live. People spend hundreds of dollars they can't afford to travel thousands of miles to see things they might not remember next year. Has it occurred to you that people are doing just that as they come to visit areas within a three-hour drive of where you live? Go local once in a while, it will help you on your road to Financial Freedom. *"A man's heart plans his way, but the Lord directs his steps."* Proverbs 16:9

### **3. Don't keep up with the Jones's- Most likely they are in debt too**

Envy is the desire to achieve based on the observation of other people's successes. Don't set your goals based on what others have. In the long run envy and covetousness will still leave you empty, because you will never have enough.

*“Again, I saw that for all toil and every skillful work a man is envied by his neighbor. This also is vanity and grasping for the wind.” Ecclesiastes 4:4*

## **2. Keep the ‘ultimate driving machine’-you know...the one that is paid for**

Average monthly maintenance for most cars on the road (about 7 years old) is about 5 percent of a family’s budget. If you compare a monthly 5 percent of your budget for maintenance on an older car to about 15 percent to buy a new car that is a 10 percent savings on your monthly budget. And if you are worried about gas mileage on the older car, you need to realize it would take a lot of gas to make up the amount you will be paying out on car payments. *“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—” Luke 14:28*

### **And the number one thing you can do to find Financial Freedom is...**

#### **1. Pray each day before you pay-spiritual balance will lead to Financial Freedom**

Ask God to give you the strength and understanding to do the first 9 steps. Don’t be resentful for what you don’t have. Instead be grateful for what God has provided. Financial Freedom will bring contentment, and contentment grows out of an attitude of gratitude. *“Now godliness with **contentment** is great gain.” 1 Timothy 6:6*

Resource:

[http://upperwest.journeymetro.com/pages/page.asp?page\\_id=124738](http://upperwest.journeymetro.com/pages/page.asp?page_id=124738)