

WEEK 2:

FINANCIAL HEALTH

MONDAY: *Create a Budget*

- You need to take control of your spending and that starts with a budget. Put everything on it! This will give you a complete view of your expenses and help you make decisions about your financial future.
- **Bible Verse:** But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? *Luke 14:28*

TUESDAY: *Eliminate Debt*

- You were not meant to be a slave and when you have debt you are a slave to it. Make sure you are working to eliminate as much debt as you can as quickly as you can.
- **Bible Verse:** Just as the rich rule the poor, so the borrower is servant to the lender. *Proverbs 22:7*

WEDNESDAY: *Start Saving Now!*

- Even if you start with a small amount, saving is always a good idea, especially if you are young. If you get into the habit of saving now, you will have a good financial foundation in the future.
- **Bible Verse:** Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make the work, they labor hard all summer, gathering food for the winter. *Proverbs 6:6-8*

THURSDAY: *Set Money Aside For Emergencies*

- Nothing will derail your financial plans quicker than a financial emergency, like a flat tire or a home repair. Have some money set aside to take care of those things when they occur.
- **Bible Verse:** Good planning and hard work led to prosperity, but hasty shortcuts lead to poverty. *Proverbs 21:5*

FRIDAY: *Eat At Home More*

- One of the biggest areas where money gets depleted is eating out. Plan to eat more meals at home that you prepare. This will save you lots of cash in the long run.
- **Bible Verse:** Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you." *Hebrews 13:5*

SAT/SUN: *Be Generous*

- When you are generous with your finances you are showing that you trust that the Lord will provide for you and you are in control of your money, not the other way around. Give to your church or a charitable organization. It will make you feel better about your relationship to money.
- **Bible Verse:** Don't store up treasures here on earth, where moths eat them and rust destroys them and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. *Matthew 6:19-20*

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