"HOW TO SPEND YOUR MONEY W I S E L Y"

1) <u>Thank</u> the Lord for what He gives you (I Thes. 5:18)

2) Prioritize <u>God</u> in your spending (Prov. 3:9-10)

See: II Cor. 9:6-7

--Bountifully (v. 6)

--Deliberately (v. 7a)

--Cheerfully (v. 7b) (cp. II Chron. 24:10)

--Proportionately (I Cor. 16:2)

"If you have a big bill with Sears & Roebuck (or Visa or Mastercard, etc.) and say, 'I can't give to God!'-- Remember this: Sears will not help you pay God! But God will help you pay Sears! (Put God first. Have the right perspective.)."

(Dr. Charles Shoemaker)

3) <u>Seek</u> God's <u>wisdom</u> before making purchases (Prov. 3:5-6)

4) Before purchasing, ask: Is this a <u>need</u> or a <u>greed</u>? (Phil. 4:19)

Beware of obsessions with glamour, style, jewelry, etc.

5) Pay your <u>debts</u> before you buy any non-essential items (Rom. 13:8)

Example: You don't buy a new stereo if you are in debt to the credit card companies.

6) Be on the look-out for someone you can help financially (Phil. 2:4; Prov. 19:17)

7) Purchase items on sale, if it's an item you needed

A sale isn't a sale if you didn't need the item to begin with!

Be a coupon clipper.

8) Make meals at home rather than frequently eating out in restaurants and fast-food places

9) Keep your checkbook balanced so you know what you have to spend

10) Discipline yourself to follow your budget