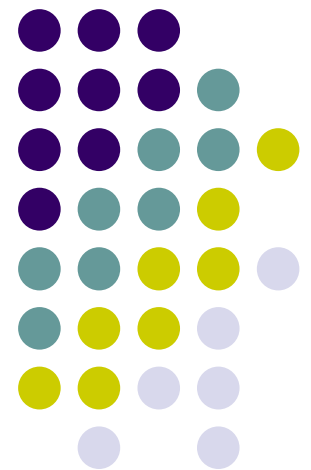


# Simplify Your Finances

2010 Women's Conference  
Erin Officer



# Separate from the World



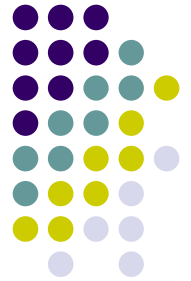
- NIV - 1 John 2:15-16 "Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world - the cravings of sinful man, the lust of his eyes and the boasting of what he has and does - comes not from the Father but from the world."

# Lust of Eyes



- Wanting things that make me feel more beautiful
- Wanting my home to look like a Pottery Barn or Restoration Hardware magazine... newest edition, of course.

# Tithing



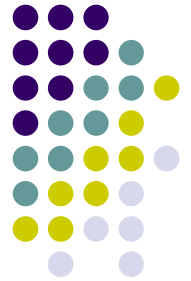
- NASB - Deuteronomy 14:22 "You shall surely tithe all the produce from what you sow, which comes out of the field every year".
- The Hebrew and Greek words for "tithe" both simply mean "a tenth."
- NIV - 2 Corinthians 9:7 "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

# Giving

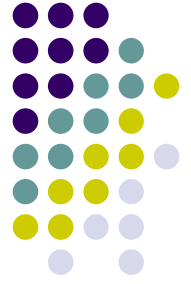


- NIV - 2 Corinthians 8:2 "Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity."
- NIV - 2 Corinthians 8:5 "And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will."

# Pray about Giving



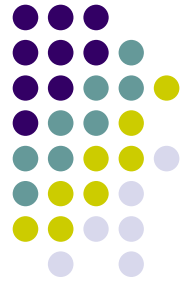
- Pray for understanding on why He wants us to give.
- Pray that the Lord will show you where you need to give.
- Pray that you give not because you think you need to, but because you truly desire to give out of thanksgiving to our Heavenly Father.



# Who Needs a Budget?

- Those who are living paycheck to paycheck
- Those who are growing more and more in debt, and are wondering where the money is going each month.
- Those who have plenty and never think about buying whatever they may need or want.

# Why a Budget



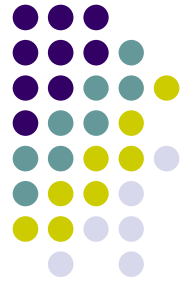
- To be Prepared - Proverbs 6:6-8 "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest."
- To be Stewards - Luke 16:10-11 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"
- Simply...A budget helps us track our money



# Simple Budgeting

- Net income - What is available to spend each pay period or month.
- Less Your Monthly Expenses - What we spend each month
- Less Your Savings - Different categories of areas we need to save for
- Equals zero or you'll have a surplus...never less than zero!!

# Surplus



- **Meeting Others Needs** - Hebrews 13:16 "And do not forget to do good and to share with others, for with such sacrifices God is pleased."
- I John 3:17 "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?"
- **Debt** - Romans 12:2 "Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will."

# Earplugs



- The Rich Ruler - Luke 18:18-30 "...what must I do to obtain eternal life?... sell everything you have and give to the poor, and you will have treasure in heaven. Then come follow Me..."
- The man's wealth was like earplugs... after sell everything and give to the poor, he had to have stopped listening.
- Could your debt also be like earplugs?



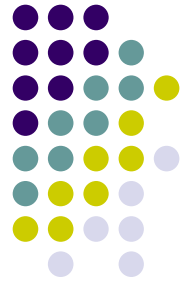
# Where to Start

- Set goals
- Decide if your budget will be based on monthly income or per pay period.
- Go through old bills, bank statements or whatever might help you establish estimates on your expenses.
- Categorize those expenses

# Net Income Available for Spending



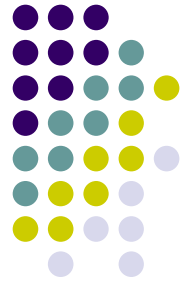
Monthly Salary	2,500
Less: Tithe (10%)	(250)
Less: Taxes	(300)
Less: 401(k)	(125)
Less: Flex Account Money	(100)
= Your Net Income	1,725



# Monthly Expenses

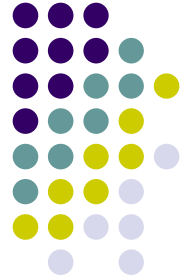
Mortgage or Rent	His/Her Spending \$
Utilities	Parking Downtown
Food & Toiletries	Gym Membership
Diapers	Doctor/Dentist
Eating Out	Vitamins/ Prescriptions
Gas/Car Maintenance	Entertainment

# Monthly Expenses - continued



Cable/Computer/Phone	Car Insurance
Cell Phones	Lunch Money
Gifts	Kids Allowance
Clothes	Day Care
Student Loan	Roth IRA

# Savings



Home Improvement
Vacation
Car
Kids College Fund
Rainy Day/Misc
Benevolence
Homeowner Dues

# Envelopes



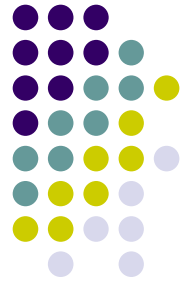
- Decide which items will be cash... food, gifts, clothes, etc... and make envelopes for them
- Write a check to "Cash"
- Give the teller a note that tells how many \$20's, 10's, 5's you need so you can distribute the funds amongst the envelopes correctly
- Keep those envelopes somewhere other than your purse



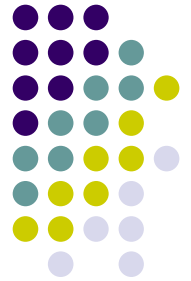
# Make this a priority

- Difficult...Yes
- Impossible...never!!
- 2 Corinthians 12:9-10 "But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." Therefore I will boast all the more gladly about my weaknesses, so that Christ's power may rest on me. That is why, for Christ's sake, I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong."

# Tips

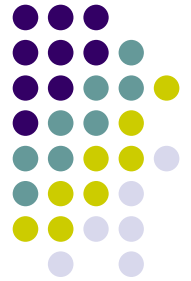


- Pack a lunch
- Pack your husband's lunch
- Clip coupons, watch for specials in the newspaper and take your time shopping.
- Wal-Mart will price match any local ad for same item
- Decide what you will make each week, write it down and make a grocery list based on your menu plan. Stick to that list.
- Just because it's Sam's Club doesn't mean it's a good deal



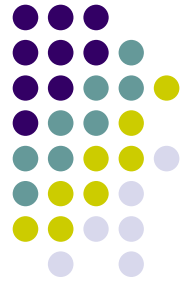
## Tips - continued

- Call your cable/phone company and threaten to cancel... they most likely will try to work a deal to lower your monthly costs
- Invest in a Crockpot and use it, especially if you work away from home
- Do end of season shopping for clothes.
- Don't make any large purchases spontaneously
- Leave the credit cards at home



## Tips - Continued

- Make your coffee at home... skip the happy hour at Sonic. Always have a drink in the car so you can skip the temptation.
- Once in a while, try to make dinner from what is just in your pantry & fridge.
- Have a leftover night or maybe 2 each week
- Live on husband's income
- Watch HGTV



# Simply...

- "And its all Yours, God, Yours, God  
Everything is Yours  
From the stars in the sky  
To the depths of the ocean floor  
And its all Yours, God, Yours, God  
Everything is Yours  
You're the Maker and Keeper, Father and  
Ruler of everything  
It's all Yours" by Steven Curtis Chapman
- So what are you going to do with it?