LIFE. MONEY. LEGACY.

GOD'S WAY WORKS

PRACTICAL STEPS TOWARD FINANCIAL FREEDOM

Planning for the future is an act of wisdom.
Worrying about the future is allowing fear to control us.

1 GIVE FIRST

Make generosity a priority.



- A simple, helpful goal: **10-10-80**.
- **Give 10%** – support God's work and people.
- **Save 10%** – build a margin for today and tomorrow.
- **Live on 80%** – meet your needs and enjoy what God provides.

2 BUILD AN EMERGENCY FUND

Prepare for the unexpected.



- Start with a **$1,000** starter fund.
- Grow to **3–6** months of essential living expenses (housing, utilities, food, insurance, transportation).
- Example: Save **$25** a week = about **$1,300** in one year.

3 ATTACK YOUR DEBT

Try the debt snowball.



- List your debts from smallest balance to largest.
- Pay the minimum on all debts.
- Put any extra money toward the smallest debt until it's gone.
- Then roll that payment into the next debt.

TIP: The snowball builds momentum and confidence. Paying the highest interest first saves more money, but the snowball often helps you stick with it.

4 MAKE YOUR MORTGAGE WORK FOR YOU

Pay principal strategically.

- Small steps today can create significant freedom tomorrow.

Example: $200,000 mortgage at 6% for 30 years.

1. Before the first regular payment, make an extra $1,800 principal payment.
2. Then, with your regular payments, increase your total payment by $5 each month.
3. Continue adding $5 per month until you reach **$2,000**.

THE IMPACT OF THIS PLAN

Mortgage paid off in	**21 years, 5 months** (8 years, 7 months early)
Interest saved	**$75,334**

(Regular 30-year interest: $231,676 | This plan: $156,343)

Note: Example is for illustration only (principal and interest). Confirm with your lender that extra principal payments are allowed and applied correctly.



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MY NEXT STEP

A PERSONAL ACTION PLAN

This week, I will:

- ☐ Review where my money is going.
- ☐ Take a step toward intentional generosity.
- ☐ Start or strengthen my emergency fund.
- ☐ Make a plan to reduce debt.
- ☐ Look for a way to pay extra toward my mortgage (or another key goal).
- ☐ Review my savings and retirement goals.

One specific action I will take:

_____

When I will do it:

_____

A FEW EXTRA IDEAS

Create a simple spending plan.
Give every dollar a job (giving, saving, living, future goals).

Save for planned expenses.
Set aside money throughout the year for things like home repairs, tires, or vacations.

Think about your legacy.
Consider how God might use what you leave behind to bless your family and advance his kingdom.

Talk about money together.
Be open and intentional with your spouse or family about goals, priorities, and next steps.

"But seek first his kingdom and his righteousness, and all these things will be given to you as well."

MATTHEW 6:33 (NIV)