

1

Why Do People Live Beyond Their Means?

- Poor self-esteem
- Greed
- A lack of self-discipline

2

Living Within Our Means

- Understand that God owns it all
- Don't focus on what others have
- Don't always expand your lifestyle after a raise
- Don't succumb to "when-then" thinking
- Learn to be content
- Understand materialism

3

It All Adds Up!

Spend \$10/week for 25 years... \$13,000 Save \$10/week for 25 years (at 6% interest)...

Spend \$50/week for 25 years... \$65,000 Save \$50/week for 25 years (at 6% interest)... \$142,648

4