

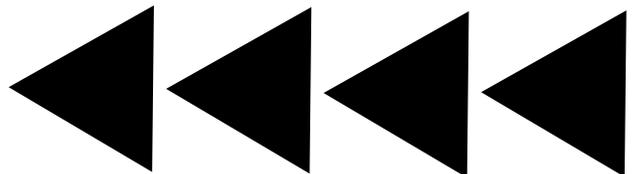


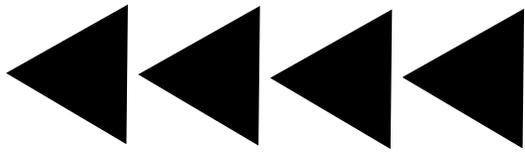
Thrive

FINANCIAL WELLNESS



COMMUNITY CHURCH





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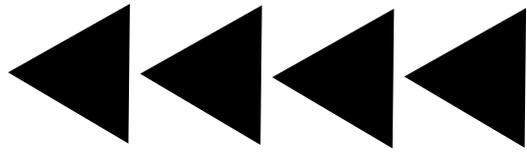
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BABY STEPS



Baby Step 1

\$1000 in Emergency Savings

Baby Step 2

Pay off ALL non-mortgage debt

Baby Step 3

Increase Emergency Savings to 3-6 months living expenses

Baby Step 4

Put 15% of income towards retirement

Baby Step 5

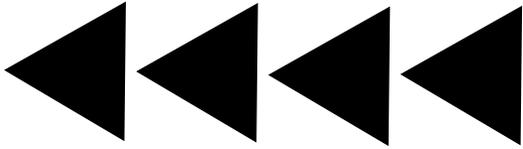
Begin Saving for kid's college

Baby Step 6

Pay off your house early!

Baby Step 7

Build wealth and give!

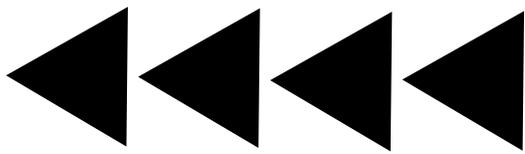


SAVINGS GOAL/
SPENDING PLAN
IDEAS

Increase Income



Decrease Cost



SPENDING PLAN

Month

Monthly Take-Home Pay

♥ CHARITY Spent | Budgeted

Tithe

Charity & Offerings

~~10-15%~~ **TOTAL**

➔ SAVING Spent | Budgeted

Emergency Fund

Retirement Fund

College Fund

~~10-15%~~ **TOTAL**

🏠 HOUSING Spent | Budgeted

First Mortgage/Rent

Second Mortgage

Real Estate Taxes

Repairs/Maint.

Association Dues

~~25-35%~~ **TOTAL**

⚙️ UTILITIES Spent | Budgeted

Electricity

Gas

Water

Trash

Phone/Mobile

Internet

Cable

~~5-10%~~ **TOTAL**

🍎 FOOD Spent | Budgeted

Groceries

Restaurants

~~5-8%~~ **TOTAL**

👕 CLOTHING Spent | Budgeted

Adults

Children

Cleaning/Laundry

~~2-3%~~ **TOTAL**

🚗 TRANSPORTATION Spent | Budgeted

Gas & Oil

Repairs & Tires

License & Taxes

Car Replacement

Other _____

~~10-15%~~ **TOTAL**

🏥 MEDICAL/HEALTH Spent | Budgeted

Medications

Doctor Bills

Dentist

Optometrist

Vitamins

Other _____

Other _____

~~5-10%~~ **TOTAL**

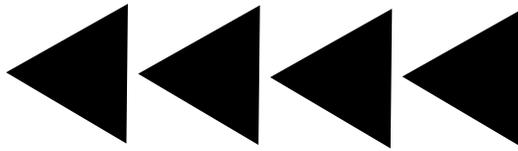
Add up budgeted column & enter here

These icons represent good options for cash envelopes

*Covers Recommended Percentages

SPENDING PLAN

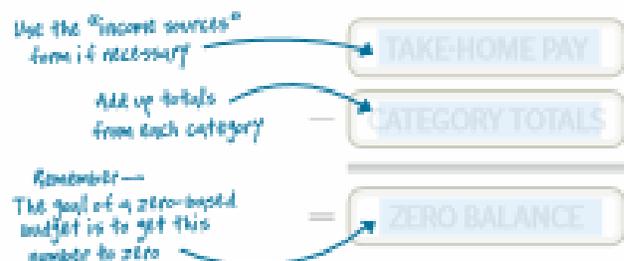
Month



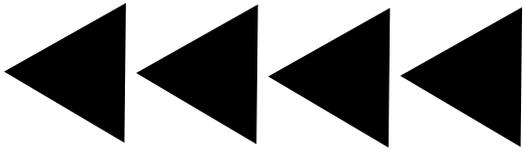
INSURANCE		
	Spent	Budgeted
Life Insurance		
Health Insurance		
Homeowner/Renter		
Auto Insurance		
Disability Insurance		
Identity Theft		
Long-Term Care		
		5-10% TOTAL
PERSONAL		
	Spent	Budgeted
Child Care/Sitter		
Toiletries		
Cosmetics/Hair Care		
Education/Tuition		
Books/Supplies		
Child Support		
Alimony		
Subscriptions		
Organization Dues		
Gifts (Inc. Christmas)		
Replace Furniture		
Pocket Money (His)		
Pocket Money (Hers)		
Baby Supplies		
Pet Supplies		
Music/Technology		
Miscellaneous		
Other _____		
Other _____		
		5-10% TOTAL

RECREATION		
	Spent	Budgeted
Entertainment		
Vacation		
		5-10% TOTAL
DEBTS		
	Spent	Budgeted
Car Payment 1		
Car Payment 2		
Credit Card 1 _____		
Credit Card 2 _____		
Credit Card 3 _____		
Credit Card 4 _____		
Credit Card 5 _____		
Student Loan 1		
Student Loan 2		
Student Loan 3		
Student Loan 4		
Other _____		
		Your goal is 0% 5-10% TOTAL

Once you have completed filling out each category, subtract all category totals from your take-home pay.



A BIBLICAL FOUNDATION



Psalm 24:1 The earth is the Lords, and all it contains, The world, and those who dwell in it.

Leviticus 25:23 'The land, moreover, shall not be sold permanently, for the land is mine; for you are but aliens and sojourners with Me.

Haggai 2:8 'The silver is mine and the gold is mine,' declares the LORD of hosts.

Psalm 50:10 "For every beast of the forest is mine, The cattle on a thousand hills"

1 Corinthians 4:2 In this case, moreover, it is required of stewards that one be found trustworthy.

Proverbs 21:20 "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."

Proverbs 6:6–8 "Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest."

Genesis 41:35–36 "And let them gather all the food of those good years that are coming, and store up grain under the authority of Pharaoh, and let them keep food in the cities. Then that food shall be as a reserve for the land for the seven years of famine which shall be in the land of Egypt, that the land may not perish during the famine."

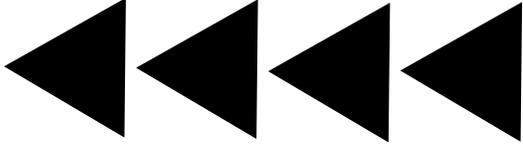
Proverbs 10:22 "The blessing of the LORD makes one rich, and He adds no sorrow with it."

Proverbs 14:29 "He who is impulsive exalts folly."

OWNERSHIP

SAVING





A BIBLICAL FOUNDATION

Matthew 6:24 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Proverbs 22:7 "The rich rules over the poor, and the borrower is the slave of the lender."

Romans 13:8 "Owe no one anything except to love one another, for he who loves another has fulfilled the law."

Proverbs 13:11 "Dishonest money dwindles away, but he who gathers money little by little makes it grow."

Proverbs 22:26–27 "Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?"

Proverbs 17:18 "One with no sense shakes hands on a deal, securing a loan for a friend"

Proverbs 11:15 "He who is surety for a stranger will suffer, but one who hates being surety is secure."

Psalms 37:21 "The wicked borrows and does not repay, but the righteous shows mercy and gives."

Proverbs 6:1–5 "My son, if you become surety for your friend, if you have shaken hands in pledge for a stranger, you are snared by the words of your mouth; you are taken by the words of your mouth. So do this, my son, and deliver yourself; for you have come into the hand of your friend: Go and humble yourself; plead with your friend. Give no sleep to your eyes, nor slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter, and like a bird from the hand of the fowler."

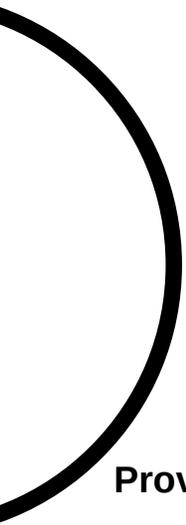
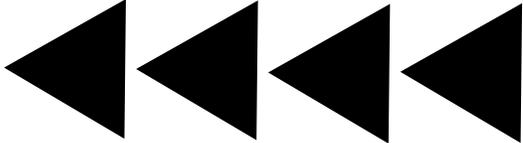
Deuteronomy 25:4 "You shall not muzzle an ox while it treads out the grain."

Nehemiah 5:3 "There were also some who said, 'We have mortgaged our lands and vineyards and houses, that we might buy grain because of the famine.' "

Ecclesiastes 5:5 "Better not to vow than to vow and not pay."

DEBT





BUDGETING

Proverbs 21:5 "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty."

Luke 14:28–30 "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'?"

Proverbs 27:23 "Be diligent to know the state of your flocks, and attend to your herds."

1 Timothy 5:8 "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever."

WORK

Proverbs 24:27 "Prepare your outside work, make it fit for yourself in the field; and afterward build your house."

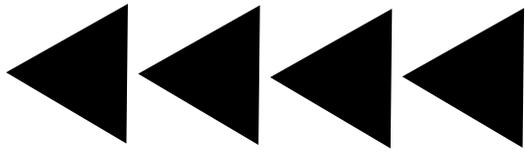
Psalms 20:4 "May He give you the desire of your heart and make all your plans succeed."

2 Thessalonians 3:10 "For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat."

Proverbs 1:5 "A wise man will hear and increase learning, and a man of understanding will attain wise counsel."



A BIBLICAL FOUNDATION



1 Timothy 6:18-19 Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Matthew 6:19-21 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.

Proverbs 11:24-25 There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, And he who waters will himself be watered.

2 Corinthians 9:6-8 Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed;

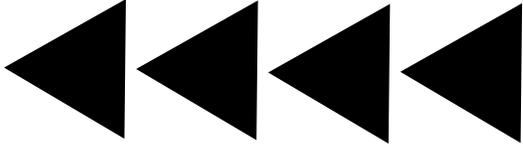
Numbers 18:20-21 Then the LORD said to Aaron, "You shall have no inheritance in their land nor own any portion among them; I am your portion and your inheritance among the sons of Israel. "To the sons of Levi, behold, I have given all the tithe in Israel for an inheritance, in return for their service which they perform, the service of the tent of meeting."

Malachi 3:8-10 "'Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you!" Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows."

Haggai 1:4-6 "Is it time for you yourselves to dwell in your paneled houses while this house lies desolate?" Now therefore, thus says the LORD of hosts, "Consider your ways! You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes."

GENEROSITY





A BIBLICAL FOUNDATION

Proverbs 29:15"The rod and rebuke give wisdom, but a child left to himself brings shame to his mother."

Proverbs 22:6"Train up a child in the way he should go, and when he is old he will not depart from it."

Isaiah 30:1"'Woe to the rebellious children,' says the LORD, 'Who take counsel, but not of Me, and who devise plans, but not of My Spirit, that they may add sin to sin.'"

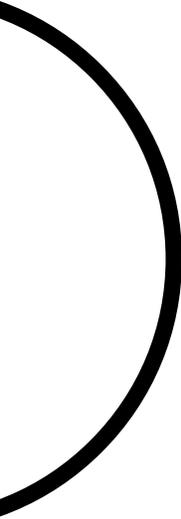
Genesis 2:24"Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh."

Proverbs 29:17"Correct your son, and he will give you rest; yes, he will give delight to your soul."

Proverbs 23:13–14"Do not withhold discipline from a child; if you punish them with the rod, they will not die. Punish them with the rod and save them from death."

Proverbs 13:22"A good man leaves an inheritance to his children's children."

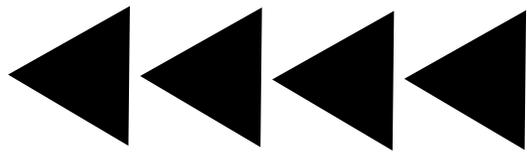
Proverbs 31:10–11"Who can find a virtuous wife? For her worth is far above rubies. The heart of her husband safely trusts her; so he will have no lack of gain."



FAMILY



TIPS & TRICKS



Home

Furnishings/Repair

- Utilize discount stores & garage sales to find great deals. But go in with specifics on what you need so you don't get sucked into impulse purchases
- Facebook many times has people trying to get rid of furniture- many times very gently used

Rent/ Mortgage

- Don't buy a home before you're ready. An apartment is a great alternative that allows you financial flexibility and less responsibility so you can focus on paying off credit card & consumer debt before taking on the responsibility of a mortgage
- If you have at least 20% equity check with your mortgage company to make sure you are not still paying private mortgage insurance- you are no longer required to have it
- Single? GET A ROOMMATE! Don't want someone in your space? Think of it as a tax free second job that pays you 1/2 your rent and utilities. Community builds fruit of the spirit!
- Don't buy the extra bedroom for the one time you have visitors! No need to pay for an extra room that is empty 355 days of the year

Home Insurance

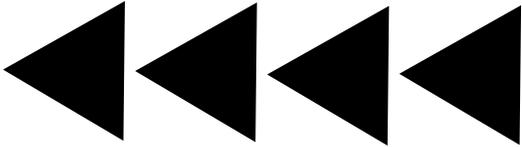
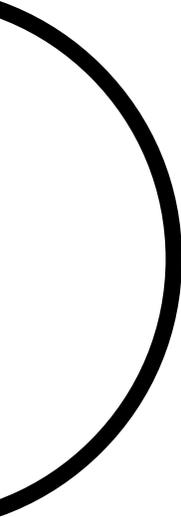
- As with all insurance. Shop around!! It is worth your time to make sure you have the best deal on your insurance

Property Tax

- Know how to contest your property assessment. It is fairly easy to do and all information is available on the web.

Home Services

- Look into going in together with neighbors when shopping for services. Sometimes you can get better deals if you go to a vendor with multiple clients.



TIPS & TRICKS

Automobile

Many car purchases are made out of emotion, frustration with repairs, a craving for something new, or because the car looks out of date. Examine yourself for these motivations before stepping on the car lot.

Car Payment

- Make sure you do considerable research before purchasing a car. The best deal is a low-cost used car
- The smaller the car, the more economical to operate. Do not fall into the illusion that you need more space than you actually do when driving.
- Identify your budget for your car before you do any shopping- budget for gas, insurance and upkeep & identify what your price is (Ideally you are paying cash! If not get your price as low as possible and finance the least amount possible and get to snowballing!)
- After you've paid off your car resist the urge to buy a new one. Your greatest value in your car is in years 5-10. Continue making car payments to yourself and in 3-5 years you can buy a replacement car for cash!

Auto Insurance

- Shop Around!
- Ensure you are not over-insured – if your car is over 5 years old consider a higher deductible – kbb.com can give you the average private party and trade in value- if your annual payment is more than 10 % of this value and your emergency fund is fully funded (enough to replace a car in emergency) you can consider dropping your coverage to liability
- Drive defensively & following traffic rules! While accidents do happen by driving safely you can reduce the likelihood that you are in one.

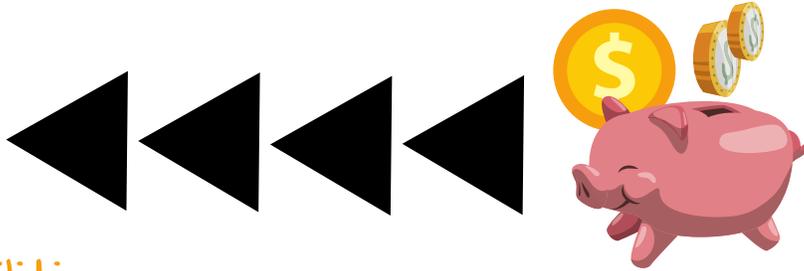
Gas/ Fuel/ Tolls

- Use the correct fuel
- Drive speed limit- driving over 60 MPH will burn more gas
- Keep your tires inflated
- Carpool
- Many gas stations are rewarding loyalty with gas discounts- be wary of spending money to get "points" but if you are already purchasing groceries somewhere, utilize points to get \$ off gas
- Get Off the TOLL ROAD!! Plan ahead and take your time on the road!

Service/Parts

- Develop a relationship with your car servicer
- Consider putting together a car maintenance “co-op” families that come together to help each other perform routine car maintenance.

TIPS & TRICKS



Utilities

Home Phone

- Many do without a landline at home today. Identify if it is better for you to not have home phone service at all
- Look into VOIP and other alternatives to your traditional phone line
- Identify if you really need call-waiting and caller id on your land line- especially if you have mobile phones in the home.

Internet

- Shop around and understand your internet speed needs.
- If you have a cell phone is it more affordable to use a hot spot as needed

Cell Phone

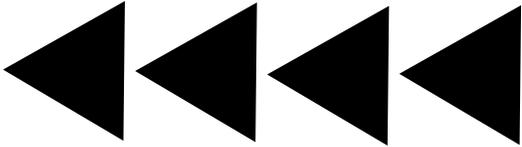
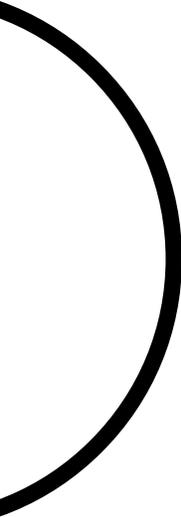
- Know your usage and get a plan that fits your usage. Unlimited plans are not always necessary. Identify if you could fit your usage within a capped plan.

Television

- Cable is not the only way for entertainment. Investigate new web based services like HULU, Netflix, Youtube, Disney+
- Water/Sewage
- Water your lawn only 1x per week
- Shorten your showers. Avoid daydreaming in the shower
- Don't keep the water running while brushing teeth or washing dishes. Save money & the planet!

Gas/Electric

- Air conditioning and heat- consider turning up/down your thermostat 2-3 degrees to save considerably on your electric and gas bill.
- Close blinds during the day in the summer to keep heat out & keep them open in the winter.
- Unplug items that are not being used. If it has a red light its using electricity
- Wash clothes on cold to save on water heating costs
- Utilize fans during the summer

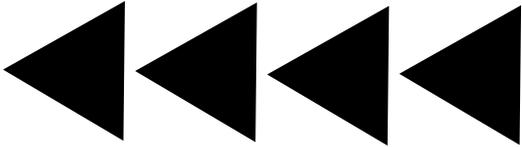
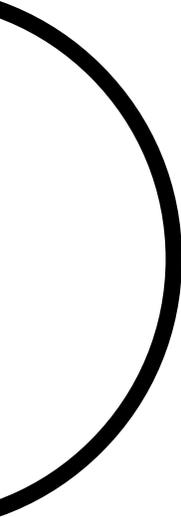


TIPS & TRICKS

Food

Groceries

- Shop your pantry and refrigerator first! Do you have food aging or going bad? Build your meal plan around those foods.
- Prepare weekly/monthly menus to develop your needs for the week.
- Always use a written list of needs & stick to it. Be aware that stores are built to try to drive impulsive purchases. Utilize circulars to understand what is on sale and build your list and meal plan around sale items.
- Avoid going to the store multiple times a week to pick up “one little thing” many time your “one little thing” multiplies on you.
- Use a calculator in the store to help you keep a running total of your purchases as you place in the cart.
- Reduce or eliminate paper products
- Fresh Produce – ethnic grocery stores scan bank great deals as well as buying fruits and vegetables that are in season (see in season sheet)
- Cereal- goes on sale frequently - try to wait & stock up during sales
- Bread & Baked Goods- are discounted later in the evening- speak to the baker to get a sense of what time they mark down for the evening
- Canned Vegetables & Soup – check out stores that get “close out items” think Dollar channel (Big Lots Dollar Stores) they get deals when manufacturers have too much inventory.
- Avoid wasted food! If you buy in bulk identify how you are going to ensure food doesn't go bad.
- Package leftovers into serving sizes that can be easily taken for lunches. By planning your lunches and bringing from home you can save hundreds of dollars a month.
- Store brands- identify items where you can switch to store brands where you can save 20-40% from name brands
- Use manufacturer coupons if you were going to purchase the item anyways.
- Ready to eat food has considerable mark-ups. Learn to cook yourself and prepare your items for savings and a healthy alternative to processed foods.
- Leave children and hungry spouses at home if they distract from the list.



TIPS & TRICKS

Food continued..

Fast Food/ Coffee Shops

- Plan & bring your lunch
- Identify when the “meal deal” is not the best deal. Substitute water instead of sodas. Buy larger sizes and split for items like French fries.
- Make your own coffee- stay out of specialty coffee shops!

Restaurants

- Split meals where possible
- Order water, Restaurants make most of their money on the drinks, save money & calories!
- If you're going to a restaurant to socialize, eat first at home and plan to either have a beverage only, small snack, or fellowship only!
- Talk to your friends about other free places to hang out!
- Identify restaurants where your family is able to get in and out within your budget, utilize this to pick restaurants during different seasons
- Take a fast from restaurants for a season. Get creative in the kitchen!
- Remember you're not going to starve if you wait until you get home! (Think about Esau selling his birthright! Don't sell yours!)
- If you are a veteran or a senior find out which restaurants may offer discounts for you!

TIPS & TRICKS



Kids

Baby Supplies

Consider store brands or amazonmom subscribe and save programs that can get you discounts on key items like diapers & baby food.

Babysitter & Daycare

Know your budget & shop around.

- For babysitters consider a co-op with friends where you give each other date nights by sitting for each other every other week

Kids Activities

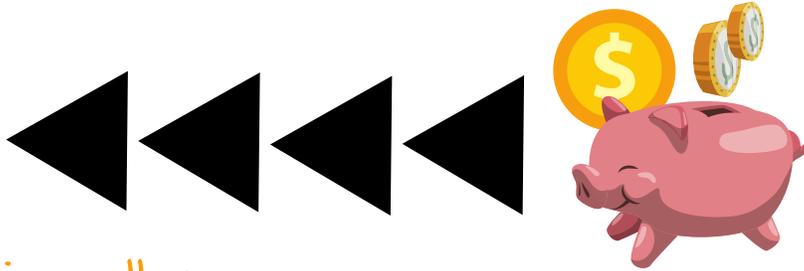
- Don't feel compelled to have your child in everything.

Toys

Toy swap with other kids! Many times this refresh of the toy box is all kids need.

- Don't yield to in store pressure from kids. Either don't bring them in the store, or begin to set expectations that they will not be purchasing items in store (and stick to it).
- Have them budget their own allowance (even if its \$1 a week) to save up for what they'd like to buy.

TIPS & TRICKS



Miscellaneous

Hair

- Learn how to do your hair in between appointments. It is never to late to learn!
- Make sure your daughters know how to do their own hair so you don't make them dependent on a hairstylist early in life.
- Go longer between chemical treatments.
- Beauty schools give great deals for the more adventurous!

Books/ Movies

- Library Library Library!!! It is your best friend I promise!

Clothing

- Make a written list of clothing needs that you can utilize to shop during off-seasons
- Select outfits that can used in multiple occasions. Avoid faddish clothes and select things that will last from season to season
- Avoid buying things just because they are a "deal" if its not in the budget do not buy!
- Consider full cost of garment, including specialty cleaning costs.
- Share! Identify people with whom you can do clothing swaps.

Amusement

- Investigate your local parks & Rec activities
- Get creative. Most of the time the people are more important than the activity. Think outside of the box on how to create fun adventures without breaking the bank
- For special holidays (anniversaries/birthdays) Make the budget a fun part of the activity "ie. Most fun we can have for \$20 or less"

Vacation

- Plan vacations during off –seasons and be flexible on dates
- Camping vacations can be great & affordable
- Consider stay-cations and locations off the beaten path!
- Consider taking vacations with multiple families where you can pool resources

Health & Fitness

- Practice preventative medicine. Rest, exercise & nutrition can save you thousands of dollars over your lifetime by helping you avoid preventable (and expensive) diseases
- Discuss drug costs with dr. as they are prescribing. Ask for any coupons they may have for name brands
- Understand you plan and identify the best route for drug purchase
- Mail order pharmacies have great deals on ongoing medicine
- Utilize a HSA if it is available through your medical plan



Why Join Us?

Stewardship #KnowYourWhy

We are changing generations by creating environments for people to encounter God's word and encouragement in the area of personal finance, vocation and entrepreneurship

#Redeeming Souls

We reach people in some of their most challenging seasons. During these seasons there is a special heart sensitivity to the spirit- we hope to point people toward their heavenly father and secure their lives for eternity

#Rebuilding Lives

We walk with people during seasons of unemployment, we give people hope and a plan when they are shackled in debilitating debt, and we give people the courage to jump into their God given businesses. Our work builds testimonies and changes generations. Our God speaks into each individuals purpose and provision, we amplify the voice of the Holy Spirit so His people can hear.

#Reshaping Communities

We are counter cultural... Where the world teaches bondage, we teach a road to freedom... One ripple at a time we hope to build a shiny city on a hill, that others are able to look to for inspiration and through us see our God.

Through the power of full employment, God honoring businesses, and fiscal stewardship we unlock generosity that changes the globe. Our kingdom funds expand ministries, feed the hungry, clothe the needy, and build shelters for the homeless. The world is better that we lived in it.

#Reproducing Leaders

We grow leaders, leaders that learn and grow in God's word and their ability to inspire others to step into their God-given purposes. We are not perfect leaders but we are "seeking" leaders, and our ministry strives to grow leaders that can respond and multiply the impact of the Kingdom.



What do we do?

Proverbs 21:5 "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty."

Learning how to plan your money is THE most important skillset in financial success. During this monthly experience we focus on how to build and live a spending plan. Thrive is designed to give biblical perspective (change the beliefs) and practical knowledge. Participants build a budget for the next month and learn tips and tricks on where they can adjust their budget to meet their goals

Thrive

- Plano & Lewisville Teams •



- Fall & Spring Teams •

We all need a plan for our money. Financial Peace University (FPU) is that plan. It teaches God's ways of handling money. Through video teaching, class discussions and interactive small group activities, FPU presents biblical, practical steps to get from where you are to where you've dreamed you could be. This plan will show you how to get rid of debt, manage your money, spend and save wisely, and much more!

Hosea 4:6 My people are destroyed for lack of knowledge

Each year millions of youth venture into adulthood with little understanding of how to manage money God's way. Without the wisdom of the bible, they become entangled and burdened by debt of all forms crippling their ability to respond to God's call on their lives. Foundation\$ is our answer to this epidemic. Foundation\$ equips our youth with the wisdom of God and births kingdom funders who are not slaves to the world but warriors of God.

FOUNDATIONS^{youth}

- Summer Team •



Thanks for Coming!

Questions?

Email Moneywise@visitonecc.com