

Essential Values Concerning

FINANCES

- The Treasures of Your Heart
- The Value of Giving
- The Value of Believing
- The Value of Stewardship
- The Value of Work

Luke 16:10-12 (NKJV)

¹⁰“He who is **faithful** in what is least is faithful also in much, and he who is unjust in what is least is unjust also in much.”



Luke 16:10-12 *(NKJV)*

¹¹“Therefore if you have not been **faithful** in the unrighteous mammon, who will commit to your trust the true riches?”



Luke 16:10-12 (NKJV)

¹²“And if you have not been **faithful** in what is another man’s **who will give you what is your own?**”



JESUS SAYS:

IF WE ARE NOT

FAITHFUL

WITH WHAT IS LEAST
WE WON'T BE FAITHFUL
WITH MUCH

JESUS SAYS

IF WE ARE NOT

FAITHFUL

WITH MONEY

WE WON'T BE FAITHFUL

WITH THE TRUE RICHES

JESUS SAYS:

IF WE ARE NOT

FAITHFUL

WITH WHAT BELONGS
TO ANOTHER MAN'S
WE WON'T BE FAITHFUL
WITH OUR OWN

1 Corinthians 4:1-2 *(NKJV)*

¹“Let a man so consider us, as servants of Christ and **stewards of the mysteries of God.**”



1 Corinthians 4:1-2 *(NKJV)*

²“Moreover it is required in stewards that one be found faithful.”



FAITHFULNESS!

FAITHFULNESS!

FAITHFULNESS!

PAUL SAYS:

IT IS REQUIRED
THAT IN STEWARDS
ONE BE FOUND

FAITHFUL

BOTH JESUS & PAUL TEACH:

“IF YOU ARE NOT

FAITHFUL

YOU ARE NOT A
GOOD STEWARD”

WE ARE NOT JUST

STEWARDS

OF FINANCES

PAUL SAYS:

WE ARE ALSO

STEWARDS

OF THE MYSTERIES OF GOD

We are also STEWARDS of...

- Our **Time**
- **Spiritual** things
- The **Mysteries** of God
- The **Revelation** God has given us
- **Everything** God has given us

THERE ARE STEWARDSHIP
PRINCIPLES

THROUGHOUT THE
WORD OF GOD

IT DOES NOT MATTER
HOW MUCH
MONEY YOU HAVE
IF YOU DON'T LEARN
TO BE A GOOD

STEWARD

IT DOES NOT MATTER
HOW MUCH
REVELATION YOU HAVE
IF YOU DON'T LEARN
TO BE A GOOD

STEWARD

WE MUST LEARN TO

MANAGE

WHAT GOD
HAS GIVEN US

PROVERBS

The Book of Wisdom

Proverbs 10:4 *(NKJV)*

4“He who has a slack hand becomes poor, but the hand of the **diligent** makes rich.”



Proverbs 12:27 (NKJV)

²⁷“The lazy man does not roast what he took in hunting, but **diligence** is a man’s precious possession.”



SOLOMON TEACHES:

IT IS WISE TO BE

DILIGENT

THE
LAZY

DOES NOT UTILIZE
WHAT HE HAS TAKEN

THE SUBSTANCE
OF A DILIGENT MAN ARE

PRECIOUS

WHAT YOU
RESPECT

WILL COME
TO YOU

WHAT YOU
DON'T RESPECT
WILL GO

AWAY

FROM YOU

WE SHOULD

RESPECT

**WHAT HE HAS
GIVEN US**

WE SHOULD

RESPECT

OUR RESOURCES

WE SHOULD

RESPECT

OUR TIME

WE SHOULD

RESPECT

ONE ANOTHER

Proverbs 18:9 *(NKJV)*

⁹“He who is **slothful** in his work is a brother to him who is a great destroyer.”



SOLOMON GIVES:

A LOT OF WARNINGS
ABOUT US BEING

SLOTHFUL

Proverbs 24:27 (NKJV)

27“Prepare your outside work, make it fit for yourself in the field; and **afterward** build your house.”



Proverbs 24:30-34 (NKJV)

³⁰“I went by the field of the **lazy man**,
and by the vineyard of the man devoid of
understanding;”



Proverbs 24:30-34 *(NKJV)*

³¹“and there it was, all overgrown with thorns; its surface was covered with nettles; its stone wall was broken down.”



Proverbs 24:30-34 *(NKJV)*

³²“When I saw it, I considered it well; I looked on it and received instruction:”



Proverbs 24:30-34 *(NKJV)*

³³“A little sleep, a little slumber, a little folding of the hands to rest;”



Proverbs 24:30-34 *(NKJV)*

³⁴“So shall your poverty come like a prowler, and your need like an armed man.”



SOLOMON TEACHES:

**GET OUT OF BED
AND GO TO**

WORK

SOLOMON TEACHES:

**GOOD THINGS HAPPEN
TO THOSE WHO**

WORK

SOLOMON TEACHES:

THE SLOTHFUL
WILL BE

OVERTAKEN

**SLOTHFULNESS
IS A LIFE THAT IS**

BROKEN

SLOTHFULNESS
IS A SOUL THAT IS NOT

PROSPEROUS

A DISORDERLY LIFE WILL

LIMIT

YOUR SUCCESS

**DISORDERLINESS
IN YOUR STEWARDSHIP WILL**

IMPACT

YOUR PRODUCTIVITY

1 Corinthians 15:46 (NKJV)

⁴⁶“However, **the spiritual is not first, but the natural**, and afterward the spiritual.”



**SPIRITUAL GROWTH
WILL FOLLOW**

**NATURAL
ORDER**

HOW WE FUNCTION
IN THE LITTLE THINGS

TRANSFERS

TO LARGER THINGS

DISORDER & PRODUCTIVITY
WILL NOT

WORK
TOGETHER

EVEN WITH GOOD SOIL
A DISORDERLY FARMER WHO
JUST SCATTERS HIS SEED WILL

LIMIT

HIS PRODUCTIVITY

PRODUCTIVE PEOPLE

PRODUCE

MORE

**GOOD STEWARDS
REFUSE TO LIVE WITH**

DISORDER

**YOUR FAITHFULNESS
IN THE LITTLE THINGS IS**

FUNDAMENTAL

Psalm 90:12 *(NKJV)*

¹²“So teach us to number our days, **that we might gain a heart of wisdom.**”



Psalm 90:17 (NKJV)

¹⁷“And let the beauty of the Lord our God be upon us, and **establish the work of our hands** for us; yes, establish the work of our hands.”



IT IS WISE TO

NUMBER
OUR DAYS

I WANT MY LIFE TO

COUNT

I WANT TO BE A

BLESSING

HIS BEAUTY
ESTABLISHES

THE WORK
OF OUR HANDS

HIS GRACE
ESTABLISHES

THE WORK
OF OUR HANDS

HOWEVER
MANY PEOPLE

QUIT
TOO SOON

GRACE IS NOT
A LICENSE TO BE

PASSIVE

Luke 16:10-12 (NKJV)

¹⁰“He who is **faithful** in what is least is faithful also in much, and he who is unjust in what is least is unjust also in much.”



Luke 16:10-12 (NKJV)

¹¹“Therefore if you have not been **faithful** in the unrighteous mammon, who will commit to your trust the true riches?”



Luke 16:10-12 (NKJV)

¹²“And if you have not been **faithful** in what is another man’s **who will give you what is your own?**”



Luke 20:25 (NKJV)

²⁵“And He said to them, ‘Render therefore to Caesar the things that are Caesar’s, and to God **the things that are God’s.**’”



Proverbs 3:9-10 (NKJV)

⁹“**Honor the Lord** with your possessions,
and with the firstfruits of all your
increase.”



Proverbs 3:9-10 (NKJV)

¹⁰“So your barns will be filled with plenty, and your vats will overflow with new wine.”



**HONORING
THE LORD**

IS NEVER LEGALISTIC

**THANKING
THE LORD**

IS NEVER LEGALISTIC

WORSHIPING THE LORD

IS NEVER LEGALISTIC

**TRUSTING
HIS GRACE**

IS NEVER LEGALISTIC

Matthew 6:21 (NKJV)

²¹“For where your treasure is, there your **heart** will be also.”



A LIFE THAT IS
OUT OF ORDER IS

REFLECTING

SOMETHING MUCH DEEPER

HOW YOU
HANDLE MONEY
REFLECTS YOUR

RELATIONSHIP

WITH GOD

HOW YOU
HANDLE YOUR LIFE
REFLECTS YOUR

RELATIONSHIP

WITH GOD

**HOW YOU
HANDLE YOUR TIME
REFLECTS YOUR**

RELATIONSHIP

WITH GOD

YOUR HEART WILL BE
WHERE YOU PRIORITIZE YOUR

**TIME &
FOCUS**

**YOUR INCOME IS A
REFLECTION OF YOUR**

TIME

**YOUR INCOME
IS SUPPLIED BY HIS**

GRACE

HOW YOU HANDLE
YOUR INCOME
REVEALS HOW YOU
VALUE YOUR

TIME

HOW YOU HANDLE
YOUR INCOME
REVEALS HOW YOU
HONOR HIS

GRACE

**HONORING
THE LORD**

IS NEVER LEGALISTIC

**FAITH IN
HIS GRACE**

IS NEVER LEGALISTIC

WE ARE NOT JUST

STEWARDS

OF FINANCES

We are also STEWARDS of...

- Our **Time**
- **Spiritual** things
- The **Mysteries** of God
- The **Revelation** God has given us
- **Everything** God has given us

**GOOD STEWARDSHIP
INCLUDES**

**TIME
MANAGEMENT**

Do it!

Delegate it!

Drop it!

Do it!

Delegate it!

Delay it!

Drop it!

Galatians 5:22-23 (NKJV)

²²“But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, **faithfulness,**”



Galatians 5:22-23 *(NKJV)*

²³“gentleness, self-control. Against such there is no law.”



Galatians 5:22-23 (NKJV)

²²“But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, **faithfulness,**”



Faith (FULLNESS)

Being Full of Faith

Faith (FULLNESS)

1. Loyal **RELATIONSHIP**
2. Identified **VISION**
3. Established **PRIORITIES**
4. Steadfast **FOCUS**
5. Legacy of **TRUST**

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**EVERYTHING FLOWS
OUT OF
RELATIONSHIP**

**JESUS PRIORITIZED HIS
RELATIONSHIP
WITH HIS FATHER**

JESUS DID NOTHING

WITHOUT FIRST

HEARING

HIS FATHER

Psalm 37:4-5 *(NKJV)*

4“**Delight** yourself also in the Lord, and He shall give you the **desires** of your heart.”



Psalm 37:4-5 *(NKJV)*

⁵“**Commit** your way to the Lord, **trust** also in Him, and He shall bring it to pass.”



IF YOU DO NOT

KNOW

HIS DESIRES

YOUR LIFE IS GOING NOWHERE

YOU MUST

KNOW

HIS DESIRES

TO FULFILL YOUR DESTINY

Faith (FULLNESS)

1. Loyal **RELATIONSHIP**
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5. Legacy of **TRUST**

Habakkuk 2:2 *(NKJV)*

2“Then the Lord answered me and said:
‘Write the vision and make it plain on
tablets, that he may run who reads it.’”



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2. Identified **VISION**
3. Established **PRIORITIES**
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Matthew 5:37 *(NKJV)*

37“...let your ‘Yes’ be ‘Yes,’ and your ‘No,’
‘No’...”



James 5:12 *(NKJV)*

12“...let your ‘Yes’ be ‘Yes,’ and your ‘No,’
‘No’...”



Faith (FULLNESS)

1. Loyal **RELATIONSHIP**
2. Identified **VISION**
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4. Steadfast **FOCUS**
5. Legacy of **TRUST**

Galatians 2:20 (NKJV)

²⁰“I have been crucified with Christ; it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by **faith** in the Son of God, Who loved me and gave Himself for me.”



Philemon 1:6 *(KJV)*

6“That the communication of thy **faith** may become effectual by the acknowledging of every good thing which is in you in Christ Jesus.”



Faith (FULLNESS)

1. Loyal **RELATIONSHIP**
2. Identified **VISION**
3. Established **PRIORITIES**
4. Steadfast **FOCUS**
5. Legacy of **TRUST**

1 Samuel 7:12 *(NKJV)*

12“Then Samuel took a stone and set it up between Mizpah and Shen, and called its name Ebenezer, saying, **‘Thus far the Lord has helped us.’**”



Matthew 25:21 (NKJV)

²¹“His lord said to him, ‘Well done, good and **faithful** servant; you were **faithful** over a few things, I will make you ruler over many things. Enter into the joy of your lord.’”



Matthew 25:23 (NKJV)

²³“His lord said to him, ‘Well done, good and **faithful** servant; you have been **faithful** over a few things, I will make you ruler over many things. Enter into the joy of your lord.’”



**ANY TALENTS THAT WE HAVE
HAVE BEEN
ENTRUSTED TO US BY**

HIS GRACE

EVERY GOOD THING
THAT IS IN US IS

IN HIM

WHO IS IN US

Do it!

Delegate it!

Delay it!

Drop it!

2 Timothy 2:2 *(NKJV)*

2“And the things that you have heard from me among many witnesses, commit these to **faithful** men who will be able to teach others also.”



Acts 6:3 *(NKJV)*

³“Therefore, brethren, seek out from among you seven men of **good reputation, full of the Spirit and wisdom**, whom we may appoint over this business.”



1 Timothy 4:14-16 *(NKJV)*

¹⁴“Do not **neglect** the gift that is in you, which was given to you by prophecy with the laying on of the hands of the eldership.”



1 Timothy 4:14-16 (NKJV)

¹⁵“Meditate on these things; **give yourself entirely to them**, that your progress may be evident to all.”



1 Timothy 4:14-16 (NKJV)

¹⁶“Take heed to yourself and to the doctrine. **Continue in them**, for in doing this you will save both yourself and those who hear you.”



**GOOD STEWARDSHIP
INCLUDES USING OUR**

**GIFTS &
ABILITIES**

THERE IS A

GIFT

IN YOU

THEYER IS AN
ANOINTING
ON YOU

**WHEN YOU GIVE
YOURSELF TO YOUR**

DESTINY

EVERYONE BENEFITS

**WHEN YOU OPERATE
IN YOUR**

PURPOSE

**IT EFFECTS EVERYONE
AROUND YOU**

**WHEN YOU OPERATE
IN YOUR**

GIFTS

**IT EFFECTS EVERYONE
AROUND YOU**

THERE IS ONLY

ONE

YOU

DON'T TAKE ANYTHING
GOD HAS GIVEN YOU
BY HIS GRACE FOR

GRANTED

(Relationships, Revelations)

HIS BEAUTY
ESTABLISHES

THE WORK
OF YOUR HANDS

**HIS GRACE
ESTABLISHES**

**THE WORK
OF YOUR HANDS**

DON'T GET SO FOCUSED
ON WHAT YOU DON'T HAVE
THAT YOU

NEGLECT

WHAT YOU DO HAVE

**CONSTANTLY REMEMBER
WHAT GOD HAS DONE
BY HIS GRACE AND**

GO FOR IT!

**CONSTANTLY
BEHOLD HIS BEAUTY
AND**

GO FOR IT!

DELIGHT YOURSELF IN HIM
AND HE WILL GIVE YOU
THE DESIRES OF YOUR HEART
COMMIT YOUR WAY TO HIM
TRUST HIM AND

GO FOR IT!

RECEIVE HIS DESIRE
HE HAS CONCEIVED
IN YOUR HEART AND

GO FOR IT!

Do it!

Delegate it!

Delay it!

Drop it!

THE JOSEPH PRINCIPLE

The Wisdom of a Storehouse

Genesis 41:25-38 *(NKJV)*

²⁵“Then Joseph said to Pharaoh, ‘The dreams of Pharaoh are one; God has shown Pharaoh what He is about to do.’”



Genesis 41:25-38 *(NKJV)*

²⁶“The seven good cows are seven good years, and the seven good heads are seven years; the dreams are one.”



Genesis 41:25-38 *(NKJV)*

²⁷“And the seven thin and ugly cows which came up after them are seven years, and the seven empty heads blighted by the east wind are seven years of famine.”



Genesis 41:25-38 *(NKJV)*

28““This is the thing which I have spoken to Pharaoh. God has shown Pharaoh what He is about to do.””



Genesis 41:25-38 *(NKJV)*

29““Indeed seven years of great plenty will come throughout all the land of Egypt;””



Genesis 41:25-38 *(NKJV)*

³⁰“but after them seven years of famine will arise, and all the plenty will be forgotten in the land of Egypt, and the famine will deplete the land.”



Genesis 41:25-38 *(NKJV)*

³¹“So the plenty will not be known in the land because of the famine following, for it will be very severe.”



Genesis 41:25-38 *(NKJV)*

³²““And the dream was repeated to Pharaoh twice **because the thing is established by God**, and God will shortly bring it to pass.””



Genesis 41:25-38 *(NKJV)*

³³“Now therefore, let Pharaoh select a discerning and wise man, and set him over the land of Egypt.””



Genesis 41:25-38 *(NKJV)*

34““Let Pharaoh do this, and let him appoint officers over the land, to collect **one-fifth** of the produce of the land of Egypt in the seven plentiful years.””



Genesis 41:25-38 *(NKJV)*

³⁵“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.”



Genesis 41:25-38 *(NKJV)*

³⁶“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.”



Genesis 41:25-38 *(NKJV)*

³⁷“So the advice was good in the eyes of Pharaoh and in the eyes of all his servants.”



Genesis 41:25-38 *(NKJV)*

³⁸“And Pharaoh said to his servants, ‘Can we find such a one as this, **a man in whom is the Spirit of God?**’”



**PHARAOH RECOGNIZED
THIS STEWARDSHIP WISDOM
AS WISDOM FROM THE**

SPIRIT OF GOD

IT IS VERY

VALUABLE

TO HEAR THE SPIRIT OF GOD
AND DO WHAT HE SAYS

Acts 6:3 *(NKJV)*

³“Therefore, brethren, seek out from among you seven men of good reputation, **full of the Spirit** and wisdom, whom we may appoint over this business.”



**JOSEPH'S DESTINY WAS
CONNECTED TO HIS ABILITY TO**

**HEAR THE
SPIRIT OF GOD**

AND CARRY OUT WHAT GOD SAID

WHEN YOU GET
A WORD FROM GOD
YOU CAN

**TAKE IT TO
THE BANK**

**WHEN YOU GET
A WORD FROM GOD**

**PAY
ATTENTION**

**WHEN YOU GET
A WORD FROM GOD**

**PARTNER
IN AGREEMENT**

**WHEN YOU PAY ATTENTION
IN AGREEMENT
WITH HIS WORD IT**

**RELEASES
INCREASE**

**THE WISDOM OF THE
SPIRIT OF GOD
INSPIRED JOSEPH TO CREATE A**

STOREHOUSE

SAVING

20%

IN THE GOOD YEARS

Joseph gathered 20% for 7 Years...
then when the famine came he...

- Brought their **livestock**
- Brought their **land**
- Brought **them**

**THIS WISDOM
MADE PHARAOH**

**THE RICHEST MAN
ON THE PLANET**

**GOOD STEWARDSHIP
ENABLES YOU TO**

BE BLESSED

TO BE

BLESSING

Deuteronomy 28:8 *(NKJV)*

8“**The Lord will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the Lord your God is giving you.**”



Deuteronomy 28:12-13 *(NKJV)*

¹²“The Lord will open to you His good **treasure**, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. **You shall lend to many nations**, but you shall not borrow.”



Deuteronomy 28:12-13 (NKJV)

¹³“And the Lord will make you the **head** and not the tail; you shall be **above** only, and not be beneath...”



A LOT OF
FINANCIAL PLANNERS
HAVE USED THIS

20/80

PRINCIPLE

**A LOT OF
SUCCESSFUL BUSINESSES
HAVE USED THIS**

20/80

PRINCIPLE

A LOT OF
WEALTHY PEOPLE
HAVE USED THIS

20/80

PRINCIPLE

IT IS WISE TO
SAVE

20%

IN THE GOOD YEARS

SAVE 20%

LIVE OFF 80%

TITHE 10%

SAVE 10%

LIVE OFF 80%

TITHE 10%

SAVE 20%

LIVE OFF 70%

WHEN YOU INVEST LITTLE THINGS
OVER A LONG PERIOD OF TIME
IT MAKES A

**HUGE
DIFFERENCE**

SAVE

20%

BUILD A STOREHOUSE

START WITH

WHAT

YOU HAVE

START

SOMEWHERE

**BELIEVE GOD
FOR**

INCREASE

BUDGET

The Wisdom of Planning

Luke 14:28 (NKJV)

28“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.”



A
WISE MAN
COUNTS THE COST

A
WISE MAN

**KNOWS IF HE CAN
FINISH WHAT
HE STARTED**

A
WISE MAN

**HAS A PLAN
TO GET TO WHERE
HE IS GOING**

A
WISE MAN

**HAS HIS
HOUSE IN ORDER**

A
WISE MAN

**KNOWS WHAT IS
COMING IN**

A
WISE MAN

**KNOWS WHAT IS
GOING OUT**

IF YOU DON'T LEARN
HOW TO MANAGE YOUR MONEY
YOU WILL NOT

**ACCOMPLISH
MUCH**

IF YOU DON'T LEARN
HOW TO MANAGE YOUR MONEY
YOU WILL NOT

GO FAR

WE CANNOT LIVE

BEYOND

OUR MEANS

IF YOUR
EXPENSES > INCOME

YOUR UPKEEP WILL BE YOUR

DOWNFALL

DO YOU HAVE A

PLAN?

Habakkuk 2:2 *(NKJV)*

2“Then the Lord answered me and said:
‘Write the vision and make it plain on
tablets, that he may run who reads it.’”



Proverbs 6:6-8 (NKJV)

⁶“Go to the **ant**, you sluggard! Consider her ways and be wise.”



Proverbs 6:6-8 *(NKJV)*

7“Which, having no captain, overseer or ruler.”



Proverbs 6:6-8 *(NKJV)*

8“Provides her supplies in the summer,
and gathers her food in the harvest.”



SOLOMON LEARNED:

AN ANT

BUDGETS

SOLOMON LEARNED:

AN ANT

HAS A PLAN

SOLOMON LEARNED:

ONE WHO DOES NOT
PLAN IS A

SLUGGARD

1 Corinthians 16:2 *(NKJV)*

2“On the first day of the week let each one of you lay something aside, **storing up** as he may prosper, that there be no collections when I come.”

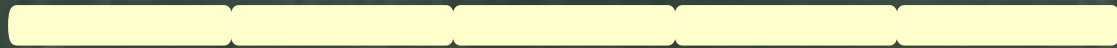


PAUL INSTRUCTED:
THE CHURCH
IN CORINTH TO
BUDGET
THEIR OFFERING

**WRITE DOWN
THE VISION &
MAKE IT PLAIN**

I WANT TO GIVE

\$



**MAKE A
STATEMENT OF FAITH**

VS

**GIVING AS AN
AFTER THOUGHT**

BUDGET EXAMPLES

Lawson Perdue

TITHE 10%

SAVINGS 10%

HOUSING 35%

BILLS 25%

FOOD, CLOTHES, ETC. 20%

TITHE **10%**

SAVINGS **11%**

HOUSING **44%**

BILLS **18%**

FOOD, CLOTHES, ETC. **17%**

GIVE 15%

SAVINGS 5%

BUILDING 10%

PERSONNEL 40%

OPERATIONS 30%

OUR STRATEGY

1. **Rent** Fund
2. **Bills** Fund
3. **Spending** Fund
4. **Savings**

TITHE 10%

SAVINGS 11%

HOUSING 44%

BILLS 18%

FOOD, CLOTHES, ETC. 17%

WE SPREAD THE WEIGHT OF EVERY BILL TO EVERY PAYCHECK

1. **Calculate** the annual cost of each Bill
2. **Divide** each Bill by 12 (*monthly*) and
3. **Divide** each Bill by 52 (*weekly*) or 26 (*bi-weekly*)
4. **Add** each Weekly or Bi-Weekly Bill calculation
5. **Save** this sum in the **Bill Fund** every paycheck
6. **Pay** each Bill from the **Bill Fund**

BILLS	ANNUAL	MONTHLY	WEEKLY
RENT	\$ 18,000	\$ 1,500	\$ 346
ELECTRICITY	\$ 1,500	\$ 125	\$ 29
GAS	\$ 300	\$ 25	\$ 6
INSURANCE	\$ 1,600	\$ 134	\$ 31
CAR REGISTRATION	\$ 156	\$ 13	\$ 3
FUEL	\$ 1,600	\$ 134	\$ 31
OIL CHANGES	\$ 200	\$ 17	\$ 4
TIRES	\$ 700	\$ 59	\$ 14
DOG LICENSE	\$ 30	\$ 3	\$ 1
GIFTS	<u>\$ 1,000</u>	<u>\$ 90</u>	<u>\$ 20</u>
TOTALS	\$ 7,086	\$ 600	\$ 139

TITHE 10%

SAVINGS 10%

HOUSING \$ 346

OTHER BILLS \$ 139

SPENDING \$????

OUR GOAL:

1. Build our **Savings Fund** (*Storehouse*)
2. Build our **Rent Fund** - 2 months reserved
3. Build our **Bill Fund** - 1 year reserved
4. Live off the rest

TITHE **10%**

SAVINGS **10%**

HOUSING **\$ 346**

OTHER BILLS **\$ 139**

SPENDING **\$????**

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TOTALS	\$ 7,086	\$ 600	\$ 139

BILLS	ANNUAL	MONTHLY	WEEKLY
RENT	\$ 18,000	\$ 1,500	\$ 346

1. **Add 17%** to our Monthly Rent Amount
2. **Multiply** new Monthly Amount by 12 (*Annual*)
3. **Divide** Annual Amount by 52 (*weekly*) or 26 (*bi-weekly*)
4. **Save** this total in the **Rent Fund** each paycheck
5. **Pay** each Rent from the **Rent Fund**

BILLS	ANNUAL	MONTHLY	WEEKLY
RENT	\$ 21,060	\$ 1,755	\$ 405

SAVINGS \$ 5,200

HOUSING \$ 3,000

BILLS \$ 7,086

SPENDING \$???

BILLS	ANNUAL	MONTHLY	WEEKLY
RENT	\$ 18,000	\$ 1,500	\$ 346
ELECTRICITY	\$ 1,500	\$ 125	\$ 29
GAS	\$ 300	\$ 25	\$ 6
INSURANCE	\$ 1,600	\$ 134	\$ 31
CAR REGISTRATION	\$ 156	\$ 13	\$ 3
FUEL	\$ 1,600	\$ 134	\$ 31
OIL CHANGES	\$ 200	\$ 17	\$ 4
TIRES	\$ 700	\$ 59	\$ 14
DOG LICENSE	\$ 30	\$ 3	\$ 1
GIFTS	<u>\$ 1,000</u>	<u>\$ 90</u>	<u>\$ 20</u>
TOTALS	\$ 7,086	\$ 600	\$ 139

SAVINGS \$ 35,000

HOUSING \$ 21,000

BILLS \$ 7,086

SPENDING \$???

TITHE 10%

SAVINGS 10%

HOUSING 35%

OTHER BILLS 25%

FOOD, CLOTHES, ETC. 20%

Essential Values Concerning

FINANCES