

# YOUR FINANCIAL CHECKLIST

God cares about your personal financial situation. After all, He is the one who created money and as with all His creation, He intended it for good. The Bible provides sound instruction in how we are to handle our money: More than 2,300 verses deal with this subject. When it comes to money, our sole responsibility is to be faithful stewards, good managers with what God has sovereignly provided.

*You (God) have put him (people) in charge of everything you made; everything is put under his authority. —Psalm 8:6*

*Moreover, it is required of stewards that they be found faithful. — 1 Corinthians 4:2*

The following is a checklist of key principles that should be implemented into our lifestyle to be a good manager and a faithful steward.

## ☰ Active Balanced Monthly Spending Plan

*The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. — Proverbs 21:5*

- God is a God of plan and order.
- It is imperative to know where your money is going, to the penny.
- Have an operating system in place to manage finances (e.g., Mint, Every Dollar, YNAB, etc.).

## 💰 Savings: Long and Short Term

*The wise man saves for the future, but the foolish man spends whatever he gets. — Proverbs 21:20*

### Long-Term Savings

- Invest 15% of gross income toward retirement.
- Max out employer matching for 401k and 403b accounts or have an IRA in place.
- Invest 1% of each annual raise toward long-term savings.

### Short-Term Savings

- Have an emergency fund of three-to-six-months' expenses in savings.
- If in the process of paying off harmful debt, have a starter emergency fund of at least \$1,500 in place.



## Eliminate All Harmful Debt

*The rich rule over the poor, and the borrower is servant to the lender. — Proverbs 22:7*

- Harmful debt includes credit cards, store cards, auto payments and payday loans.
- The actual debt is not sinful, but sinful behaviors can create debt. In addition, God has nothing good to say about debt as it places His children in bondage, harms relationships, and extracts a physical toll.

## Giving to God What is Rightfully His

*Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. — Malachi 3:8-10*

- The Old Testament established the tithe, which is the first 10 percent of our gross compensation.
- The New Testament instructs our giving to be an act of worship that is joyful, generous, abundant and cheerful.

The Warren LIFE Foundation provides confidential and free one-on-one coaching in biblical finances. If you find yourself not meeting all your financial goals or maybe struggling at this time, be assured God cares, and a great first step is seeking guidance. God Restores!

*Blessed is the man who trusts in the LORD, whose trust is the LORD. He is like a tree planted by water, that sends out its roots by the stream, and does not fear when heat comes, for its leaves remain green, and is not anxious in the year of drought, for it does not cease to bear fruit. — Jeremiah 17:7-8*

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To learn more, please contact the Warren LIFE Foundation  
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