

30 DAYS TO FINANCIAL VICTORY



Tony EVANS
THE URBAN ALTERNATIVE

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The Urban Alternative is the national ministry of Dr. Tony Evans and is dedicated to restoring hope and transforming lives through the proclamation and application of the Word of God.

Dr. Evans also serves as senior pastor of Oak Cliff Bible Fellowship in Dallas, Texas. He is a best-selling author, chaplain for the NBA's Dallas Mavericks, and former chaplain for the NFL's Dallas Cowboys.

His radio program, *The Alternative with Dr. Tony Evans*, is heard on over 1000 radio outlets every day.

If you would like additional information on the ministry or additional resources, please visit us at TonyEvans.org.



verse

A man can receive nothing unless it has been given him from heaven. John 3:27

thought



During the time I was a student at Dallas Seminary, my wife and I used to house-sit for people in an exclusive area of Dallas. These homes were something else—a real contrast to our tiny, cramped apartment. Each family had rules they wanted us to follow while they were away. And we agreed to follow the rules because it was not our home.

Yet sometimes I used to tell the guys at the seminary, “Come over to my pad this afternoon. You have to check this place out.” You see, I wanted to act like I owned the home, that it was mine to do what I pleased. But my wife was always careful to remind me, “People shouldn’t come over, Tony. This is not our house.”

We had to be careful about what we did because the owners were only letting us use their property. My wife was wise to point out that we were managers over what someone else owned.

In a similar way, a key element in carrying out God’s kingdom agenda is our management of what He has given to us. In this life, none of what we think we own do we really own. All that we “own” really belongs to God. As temporary managers, we are merely the stewards of the home. Therefore, we have to function according to His agenda—not ours

tip



Pay off your debt starting with the smallest bill first.

A lot of money these days is going to pay interest on credit cards, thus making it difficult for people to save. Check with your lender(s) concerning whether they can give you a lower interest rate if you close the account and plan to pay it off. Another way is to consolidate your credit card debt into one loan that gives you a lower interest rate. Credit card interest rates can run upward of 20–30 percent, and it is often possible to get a consolidated loan in order to transfer your debt and have more of your monthly payment going to principle and not to interest. Just be careful to either close or not add more debt to your credit cards once you consolidate your debt elsewhere.



verse

Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. In this case, moreover, it is required of stewards that one be found trustworthy. 1 Corinthians 4: 1–2

thought



The story has been told about a son who wanted to give his father a thank you gift on Father's Day. The young man desired to let his dad know how much he loved and valued him. So the son went out and found the most exotic gift he could find: a talking parakeet. This parakeet spoke five languages and could stand on one leg while singing "The Yellow Rose of Texas." It was an amazing bird.

The day after Father's Day, the son called his dad to see how he liked his gift. He asked the older gentleman, "How did you like the parakeet, Dad?"

His father replied, "It was delicious, thank you." Obviously, the father missed the point of the gift. Many of us in Christian circles today have missed the point of God's gift of money. While we may recognize that He has given it to us, we do not fully realize its purpose. Far too often we spend it, consume it, or waste it—rather than maximizing it to its fullest potential.

tip



Cut back on entertainment bills.

You can cut back particularly with the invention of cheap or even free ways to view entertainment through Hulu.com, Netflix, and other companies. Also, matinees at a theater will offer you the same viewing experience for oftentimes less than half the price of an evening show. Just don't blow your savings on overpriced popcorn or soda. Eat before you go so you won't be tempted to buy.



verse

But you shall remember the Lord your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day.
Deuteronomy 8:18

thought



Generally, when we talk about the “wealthy” in America, we are referring to the mega-wealthy: those who are millionaires and above. However, when God talks about the wealthy in Scripture, He is referring to those having enough in all areas of life, along with their ability to enjoy it.

Here we see God’s main reason for affording His people with the power to make wealth. It is to “confirm His covenant” with the people of God. In the preceding verses of Deuteronomy, wealth is defined as having enough to eat, a place to live, herds, flocks, and enough to be sufficiently satisfied.

The truth is: God has a purpose when it comes to your finances.

tip



Use cash.

Rarely these days do you see anyone paying with cash, but using cash as your primary method of payment allows you to know how much you really have available. Using this method, you will have a more accurate reading on how much you have to spend and will be unable to spend more than you budgeted. When the cash is gone for the month, so is the spending. It will only take one or two months of running out early for you to learn a habit of spending that will help you to not run out in the future.



verse

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

thought



The whole world is God's kingdom. With God as the Ruler, if we are to abide in His kingdom and receive the blessings and the benefits therein, we must follow the biblical precepts and regulations given to us in Scripture. The Word of God provides a road map and contains everything that we need to know in order to enjoy success in our personal lives, including success in our finances.

For believers, submission to God's kingdom agenda opens up the flow of heaven's involvement in our lives on earth.



tip



Pay off your car or your home early.

You can save a tremendous amount of money simply by making additional payments on any car or home loan that will be applied strictly to the principal on the loan. Once your car or home is paid off, use the extra funds that you save to invest in your future.



verse

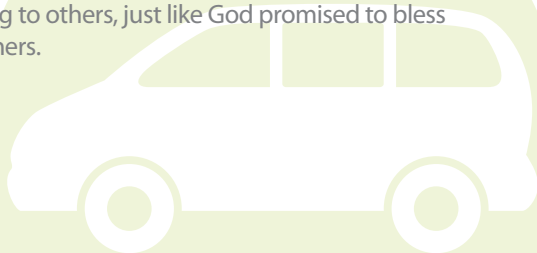
And I will make you a great nation, and I will bless you, and make your name great; and so you shall be a blessing. Genesis 12:2

thought



Now here is the principle of the covenant: God expands His kingdom program in history through His subjects, the body of Christ. When God can trust His subjects to act as good stewards by receiving His blessings and provision, and using them to advance His kingdom, He is motivated to give more.

Ultimately, God's covenant is intended to bless the person in the covenant in order for that person to be a blessing to others, just like God promised to bless Abraham so that he would bless others.



tip



Purchase a car that conserves gas rather than wastes it.



verse

Set your mind on the things above, not on the things that are on earth. Colossians 3:2

thought



In consideration of God's purpose for establishing His covenant with you, examine your innermost thoughts. If you are only thinking about your house, your job, your car, your clothes, and your money, then you are thinking outside of the covenant. You are limiting what God can and will do through you in order to bless you because you are not thinking with a covenant mindset. You are thinking about your kingdom rather than about God's kingdom.

tip



Use cruise control while on the highways and accelerate slowly rather than quickly to economize your fuel use.



verse

Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers. 3 John 1:2

thought



One of the problems that we are experiencing financially in the body of Christ is an unfortunate disconnect between the spiritual aspects of the covenant and the material aspects of the tangible world in which we live.

As a believer, you are never to separate God's covenantal purposes—the spiritual part of your life—from your material, physical life. In biblical theology, the two are always connected.

When John wrote his third epistle, the apostle was not only praying for believers' material prosperity but also physical and spiritual prosperity. They are all interrelated.

When people live without that connection, they frequently wind up in unsatisfactory situations. Those who make a lot of money yet neglect the spiritual component and purpose of wealth often live with empty souls and broken lives. They only use their money in an attempt to camouflage the emptiness within.

tip



Install energy-saving lightbulbs throughout your home.

It has been shown that replacing high-energy bulbs with compact fluorescent lights can trim your electrical bill by nearly 25 percent.



verse

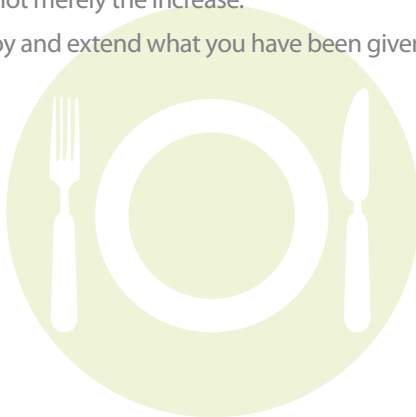
It is the blessing of the Lord that makes rich, and He adds no sorrow to it. Proverbs 10:22

thought



There are plenty of unbelievers who are living without a connection to God, yet they experience financial gain. They just don't experience the blessings of God in that gain. In fact, a lot of people who have a lot of money are more miserable now with an abundance of wealth than they ever were without it. A blessing is not merely the increase.

The blessing is in the ability to enjoy and extend what you have been given.



tip



Cook at home and eat leftovers.

Americans spend roughly a little over a third of their annual food budget on eating out. Not only is eating out frequently a poor choice in the types of processed foods that you have to choose, it is also a poor choice for your wallet.



verse

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires, which plunge men into ruin and destruction. 1 Timothy 6:9

thought



If you are operating underneath the covenant and in line with God's covenantal precepts, you are operating underneath His covering. This is what enables you to prosper the way God intends.

The covering God offers is similar to an umbrella. If you are outside and it begins to rain, you open up an umbrella. The umbrella doesn't stop the rain, but it does stop the rain from raining on you. In other words, when you are covered by the umbrella, it does not change the circumstances around you, but it will change what is allowed to directly affect you.

Sadly, many people are operating financially uncovered. The reason why so many people's finances are so messed up is because they are not covered through alignment under the covenant. They are not fully satisfied, simply due to the fact that they are not honoring God's covenant. Therefore, when the rains of life come—which they will—these unfortunate ones will have no covering.

We must come to understand that bearing financial fruit means more than stockpiling money. Those who prosper God's way are able to reach out to others and fully benefit from what God has so freely given.

tip



Go grocery shopping when you are not hungry.

Use the extra money that you save on your monthly food bill to go toward savings or paying down your debt.



verse

You shall surely tithe all the produce from what you sow, which comes out of the field every year. You shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, so that you may learn to fear the Lord your God always. Deuteronomy 14:22–23

thought



Many Christians “tip” God. By the way they live and use their finances, they say, “God, whatever is left over of my money, I’ll give to You. After I have spent my money on what I want, then I’ll give You something. After I have used my resources to build my business, You’ll get some of it during my retirement years.”

One of the reasons God instituted the tithe was to serve as a reminder to His people that they do not own what He has given to them. In effect, through tithes and offerings, you acknowledge that God owns what He has given you. Giving back to God is a physical act that demonstrates a spiritual reality: God is the owner and you are the steward. The tithe reflected and demonstrated a fear of God.

tip



Cancel magazine or newspaper subscriptions.

Almost every piece of news information that you need to know can now be found online. Even most magazines can be read online, oftentimes for free.



verse

To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.
Matthew 25:15

thought



When the King comes back, He will only measure His servants against what He gave them as individuals. No matter how much you may have in terms of resources and abilities, no matter how long you live, Jesus Christ will not compare you to anyone else. You will only be evaluated against what He gave you.

That's why it is wrong to want what somebody else has. God is going to measure *you*, not you against Mr. Jones down the street. So if you spend all your time trying to be like the Joneses and never get around to carrying out your stewardship duties, you are going to come up empty-handed when the Owner returns. When Jesus comes back, He is not going to ask you about what He gave your neighbor. He's only going to ask you about what He gave you.

tip



Shop around to make sure that you have the absolute lowest insurance premium on your home, car, health, etc.

Insurance companies are fairly competitive and will often beat another company's price simply to get your business. Do your due diligence in buying insurance, and use the money that you save to invest in your savings.



verse

But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal. Matthew 6:20

thought



Let me tell you, this is why the lives of some believers are messed up. They don't seriously believe the Owner is going to come back and ask them what they did with the resources He entrusted to them as His stewards. Now most of us prepare for the future in other areas.

We have insurance policies to cover everything we possess to prepare ourselves for the possibility of future events. In other words, we will do for ourselves what we won't do for God. We plan for what might happen by buying insurance. But we fail to plan for what will happen—the return of Jesus Christ and the evaluation of our stewardship. In view of that most important event, God wants us to wisely invest the life potential and resources He has given us.

tip



Lose weight God's way.

Americans spend over \$40 billion annually on weight-loss products, equipment, memberships, or surgeries. It is one of the top money-makers in existence. The basics of losing weight typically involve self-control and discipline. Limit simple carbohydrate and sugar intake while balancing your diet with healthy complex carbohydrates, proteins, and fats, along with consistent exercise. It won't cost much and will produce steady and long-term results.



verse

For our citizenship is in heaven, from which also we eagerly wait for a Savior, the Lord Jesus Christ. Philippians 3:20

thought



When you invest in advancing the kingdom on earth, you are forwarding ahead that which has eternal value attached to it. You are thinking with a future-oriented mindset.

The bottom line is, what you do now in history to advance God's kingdom will carry over into your retirement years in His presence.

The problem with many Christians today is that they have become too earthly-minded to be any heavenly good. This mindset is counterproductive both for heaven and for advancing heaven's agenda here on earth. They have forgotten that "our citizenship is in heaven" (Philippians 3:20). That is where we will reside eternally.

To summarize, one day Jesus Christ is going to look at you and me and say, "Let's see whether the agenda of My kingdom is better off because of what you did with what I gave you." He will do so because a steward is responsible to manage the resources of the King. And when the King returns, the steward will have to give an account of that responsibility.

tip



Track your spending.

For the next month, record every dollar that you spend. Save receipts, invoices, and canceled checks, and write everything down on a pad of paper or a note in your smartphone. You can also use a site like mint.com (they have an iPhone app as well) that tracks every dollar you spend. Let no donut purchase go unrecorded! Seeing your spending pattern will point out ways to spend more wisely and save/give more.



verse

For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad. 2 Corinthians 5:10

thought



When Jesus comes back, a lot of us will be able to show how God's gifts benefited us. But that's not the question. The issue with a steward is: how did the King's business fare under your management? Is the King better off? Was His agenda furthered?

Jesus will come to settle the accounts of those who were on earth. He will want to find out what you did with what He gave you and how it benefited Him and His kingdom. He won't be looking to see or discuss what you did that benefited you. He will be interested in knowing how you advanced His kingdom of heaven in history.

When you lose sight of the return of the Master and you lose sight that one day you will have a conversation with Him to talk about how you invested the resources put at your disposal, you have lost sight of everything that means anything at all.

tip



Bulk up your emergency fund.

In this volatile economy, you should save at least three to six months' worth of expenses in case you get laid off. To start, save as much as you can once you've paid the bills. If you must insist on a number, start by putting 10 percent of your paycheck toward the emergency fund. Once you have six months' worth of income saved, tackle your debt.



verse

Poor is he who works with a negligent hand, But the hand of the diligent makes rich. Proverbs 10:4

thought



Go to God daily and pray, "Lord, thank You for the certainty of Your kingdom. Help me to show my gratitude to You by serving You faithfully today and every day. My desire is to honor You with how I use the money You have given to me. Give me the grace I need to make the most

of what You have loaned to me. Help me to use my finances to prioritize Your agenda over mine."

Work in such a way so as to do everything that you can to set yourself up for an increase. God will answer your heartfelt prayer and will oftentimes use your personal productivity to create wealth for you. Laziness is not the path to bearing financial fruit. It is clear from Scripture that if people wish to prosper they must be willing to work hard. And if they are unwilling to work, they should not eat (see 2 Thessalonians 3:10). Lazy people are present, rather than future oriented. Anyone who wants to please God and reap His rewards must begin by taking responsibility for themselves and their families.

tip



Talk down your cell phone or cable bill.

Research how long you've been a customer with the company and how much you've spent. Make sure to state that you'd love to stay a loyal customer but that you would like discount information. Stay friendly, avoid "you must", and use the rep's name. If they still say no, ask for a manager. Make the request before you really annoy the rep, or else the manager could start talking with you on the defensive. Your last step is to threaten to cancel. The manager might lower your bill or throw in upgrades.



verse

You shall not covet your neighbor's house; you shall not covet your neighbor's wife or his male servant or his female servant or his ox or his donkey or anything that belongs to your neighbor. Exodus 20:17

thought



A note of caution as you look to the Lord and His blessings: one thing to avoid is the spirit of envy. This is a sinful attitude that hinders kingdom economic growth. Don't get caught in this trap. Envy sets in motion a whole string of events that try to deny people the legitimate ownership of what they have. Subsequently, it creates all manner of accompanying sin. Clearly defining envy as an illegitimate passion, Paul said that the wicked are marked by envy (see Romans 1:29), among other immoral behaviors.

The spirit of envy is actually a theological problem because it stems from a false view of God. When we are envious, we are saying that God is either not sovereign or not good. In our view, God has failed to give us what we think we ought to have. Subsequently, we become envious if someone else has it. This dire condition identifies the root of envy as a faulty, weak, and entirely false view of God.

If you want to seek God and His blessings in your financial life, a proper starting point is an accurate view of God's sovereignty—along with contentment with what He has chosen to provide.

tip



Learn where to spot a deal—anywhere.

Shop smart to save big, and I'm not just talking about coupon clipping. If you are at a restaurant, consider ordering an appetizer. Restaurants like Olive Garden and Applebee's supersize their portions to create the perception of value, and many now offer as a starter what was once considered an entrée. Consider online shopping for electronics and head to the back of clothing stores—that's where the clearance racks are located.



verse

Knowing that whatever good thing each one does, this he will receive back from the Lord, whether slave or free. Ephesians 6:8.

thought



The truth you can bank on from God's Word is this: Giving is the pathway to receiving. To put it another way, if you want something from God, you must first give something to God. He wants to honor you, but only if He is honored by you.

Most Christians have it backward. They say, "Lord, give to me and then I will give to You." Yet God is saying, "Give to Me and then I will give to you." The fundamental difference between you and God is that He is trustworthy—you are not. Sadly, too many times God will give to His children and then they will walk away from Him. The truth is, whether we do or not, God will always keep His word. It is impossible for Him to lie.

When you understand this principle and do good with your money, you honor God in the way you both use it and give it. Scripture guarantees that you will "receive back from the Lord."

tip



Master the thirty day rule.

Whenever you're considering making an unnecessary purchase, wait thirty days and then ask yourself if you still want that item.

Quite often, you'll find that the urge to buy has passed and you'll have saved yourself some money by simply waiting. If you want, you can even keep a "thirty day list" where you write down the item and the day you'll reconsider it.



verse

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. 1 Timothy 6:10

thought



A blessing in the Bible is the enjoyment of God's divine favor. His blessing is not just about having stuff, or accumulating more money. I know numerous people who have gotten more money only to have also gotten more misery.

We must realize that a blessing goes far beyond receiving monetary gain. Scripture tells us, "It is the blessing of the Lord that makes rich, and *He adds no sorrow to it*" (Proverbs 10:22, emphasis mine). This verse is critical when exploring the area of financial victory because to achieve victory in your finances involves much more than simply seeing an increase in your bank account.

If you experience a financial increase in your life and yet you do not possess the ability to enjoy it, you have not been blessed. In fact, Scripture tells us that money, or the love and pursuit of it, can lead you away from God and His blessings in your life.

Both Christians and the unsaved alike can have a lot of money and still be miserable. Why? Because money, in and of itself, is not the blessing. The ability to enjoy and extend financial favor to others is the blessing.

tip



Write a list before you go shopping—and stick to it.

One should never go into a store without a strong idea of what one will be buying while in there. Make a careful plan of what you'll buy before you go, then stick strictly to that list when you go to the store.

Don't put anything in the cart that's not on the list, no matter how tempting, and you'll come out of the store saving a bundle.



verse

Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7

thought



Giving is a powerful thermometer that measures the temperature of the intimacy in your relationship with God. What you do with your money is one of the quickest revealers of what you value and what you hold close in life. When you demonstrate that you value and honor God and the advancement of His kingdom, He pays attention to your needs at the highest level.



tip



Invite friends over instead of going out.

Almost every activity at home is less expensive than going out. Invite some friends over and have a cookout or a potluck meal, then play some games. Everyone will have fun, the cost will be low, and the others will likely reciprocate not long afterward.



verse

Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. 2 Corinthians 9:6

thought



Sowing is what sets the harvest in motion. Suppose a farmer was to say, “This year I am not going to sow any seeds in my eighty acres of land, but I am trusting God for a full crop of corn because I know that He can do exceedingly abundantly over all I can ask or imagine.”

If you heard him say that, you would assume that the farmer has lost his mind. He can’t expect for his eighty acres of farmland to produce even one stalk of corn if he doesn’t first take the time and effort to sow seeds.

Yet this is what many people do with regard to their finances. They come to church, or they spend time with God, asking Him to give them a harvest of great financial gain. They do this without being willing to even sow a small seed here or there. But there is no way around it. If you want a harvest, you have to sow seeds accordingly. It’s as simple and straightforward as that.

tip



Don’t spend big money entertaining your children.

Most children, especially young ones, can be entertained very cheaply. Realize that what your children want most of all is your time, not your stuff. Do this and you’ll find money in your pocket and joy in your heart. Check out what your city parks and recreation board have to offer. Most cities and towns have wonderful parks, free basketball and tennis courts, bike trails, and lots of other stuff just waiting to be used. You can go have fun for hours in the wonderful outdoors, playing sports, biking on trails, or trying other activities—and it’s all there for free. All you have to do is discover it.



verse

Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap. Galatians 6:7

thought



If you sow scarcity in your finances toward God, you will reap scarcity in your finances from God. If you sow generously in your finances toward God, you will reap generously in your finances from God.

In other words, if you plant something bad, don't expect to grow something good. If you plant nothing into God and the advancement of His kingdom and the expansion of His glory on earth, then why are you expecting great things from God? If there is no spiritual investment, why are you expecting a spiritual return?

tip



Be diligent about turning off lights before you leave.

The key is to use less energy, particularly when you're not using the device. Also consider unplugging devices that you are not currently using. Unplugging coffee pots, toasters, and TVs can save you hundreds over the course of a year.



verse

Let us not lose heart in doing good, for in due time we will reap if we do not grow weary.
Galatians 6:9

thought



As industrialized Christians who live in a world where everything is expected to happen in an instant, we have lost sight of a very important virtue. It is the virtue of patience. We want instantaneous everything these days and, therefore, we fail to wait patiently on the harvest for what we have sown.

Many Christians will sow by honoring God with their finances, but when they don't see an immediate return on their investment, they give up and assume that sowing must not work. Waiting on a harvest requires patience during the time in which growth occurs. The same holds true in our finances and honoring God. That is why Paul writes to us not to give up when we don't see immediate results.

Leave the timing in His hands, and don't give up simply because you do not see immediate results. Hang in there, your harvest is coming. Patient sowing takes faith, and faith pleases God.

tip



Install a programmable thermostat.

These devices regulate the temperature in your house automatically according to the schedule that you set. Thus, when you're not home, it allows the heating or cooling to turn off for several hours, saving you on your energy bill. A programmable thermostat can easily cut your energy bill by 10 to 20 percent.



verse

He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? Luke 16:10–11

thought



A refusal to handle God's money God's way can cut off any request you have of Him for greater things. As we have seen throughout this booklet, financial victory is not just about money. It is a spiritual worldview of stewardship that includes money.



tip



When shopping (sports equipment, games, music, or electronics), start by shopping used.

Quite often, you can find the exact item you want with a bit of clever shopping at used equipment stores or online options like Craigslist. Just make these options a part of your normal routine—go there first when looking for potential items and you will save money.



verse

Will a man rob God? Yet you are robbing Me! But you say, "How have we robbed You?" In tithes and offerings. Malachi 3:8

thought



Keep in mind, you can only rob someone if what you are taking is not yours but belongs to another. Practically speaking, that means many people are robbing God today.

Many believers are wearing stolen clothes, driving stolen cars, living in stolen homes, and taking stolen vacations because they have used God's money to buy them. Then, after neglecting to honor God with their tithes and offerings, these same people are asking God to bless them. Such behavior can be compared to a thief coming back to the person whom they stole from and asking for more.

It's easy to join the myriad of others who say, "The tithe is just a part of the Law. We are in the age of grace." These are the very ones who continue to struggle financially.

God will not give more if the more He gives will not be used to honor Him. However, the reverse of that rule is true as well. God says, "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" (Malachi 3:10). So don't take my word for it, God says to test Him. Give—and you will see what God does in return. He is faithful to His Word.

tip



Do holiday shopping right after the holidays.

Most people use this technique for Christmas, but it works for every holiday. Wait until about two days after a holiday, then go out shopping for items you need that are themed for that day. Get a Mother's Day card for next year the day after Mother's Day. Get Easter egg decorating kits the day after Easter. Get wrapping paper and cards and such the day after Christmas. The discounts are tremendous, and you can just put this stuff in the closet until next year, saving you a bundle.



verse

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

thought



Living a life of financial victory includes saving for the future. Even if you have to start out by only saving a small amount, you still need to do it. You need to begin to develop the habit of saving.

Cultivate the virtue of saying no to instant gratification and yes to prolonged stability. As a matter of fact, everyone should not only be saving for themselves, but they should also teach their children how to save.

When parents fail to model to their children a healthy and biblical worldview on savings, we see them spend, spend, spend rather than save, save, save. Practically speaking, it is foolish to spend everything that one has and leave nothing for the future.



tip



Remove your credit card numbers from your online accounts.

It's easy to spend online when you have your card information stored in an account—just click and buy. The best way to break this habit is to simply delete your card from the account. That way, when you're tempted to spend, you'll be forced to spend the time to dig out your card—and really think about why you're spending this money.



verse

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. Proverbs 6:6–8

thought



God gave us an illustration of one of the smallest creatures on earth, whose wisdom concerning saving is much greater than most of ours. He directed us to the ant. The ant knows how to gather and store away for later, and yet many people today who hold bachelor's, master's, or even higher degrees have not yet learned this principle. And then they wonder why there is so much stress when it comes to the handling of finances.

Many of us are not saving money because we have maxed out our personal budgets. We don't see any surplus to set aside for later because every dollar that comes in is already claimed for something. Our house note, car note, grocery bill, and entertainment bill, along with student loans and other obligations, demand full use of what we earn.

tip



Utilize online bill-pay with your bank.

This serves two purposes. First, it keeps you in much closer contact with your money, as you can keep a very close eye on your balance and be in much less danger of overdrawing. Second, it saves you money on stamps and paper checks by allowing you to just fill in an online form, click submit, and have your bill paid. Try it out and take advantage of it if you're not already.



verse

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

thought



The Bible has principles related to your spending habits as well. The first one I want to touch on briefly is your budget. You need a budget. Without one, you will not be able to make the most of your money. More than likely, you run the risk of spending more than you have. God is in the planning business. He wants to bless your plan.

If you do not have a financial plan, or a budget, for where your money will go when it comes in with each paycheck, you need to make one now. Financial victory comes through using financial wisdom. It makes the fear of God the highest priority by honoring Him with how you use the money He gives you.



tip



Don't beat yourself up when you make a mistake.

Even if you make ten good choices, it's easy to beat yourself up and feel like a failure over one bad choice. If you make a big mistake and realize it, think about why you realized it now instead of then, and try to apply that later on. The memory of that mistake can end up being very valuable indeed.



verse

And my God will supply all your needs according to His riches in glory in Christ Jesus.
Philippians 4:19

thought



Your budget should focus on your needs first. God says He will meet all your needs according to His riches. It doesn't say He will meet all your wants. Is there a roof over your head? Are there clothes on your back? Is there food in your stomach? God has promised to meet your needs, and the first portion of your budget should be directed at these things.

Sometimes, we get wants and needs confused. For example, you need a car to get to work if you don't have access to public transportation. You may want a high-priced luxury vehicle, but that is not a need, that is a want. You need a home to live in that is within your means. You may want a five bedroom home with three baths on several acres of land. But that is a want and not a necessity.

Be mindful and vigilant not to confuse your wants with your needs. Consider how God is blessing you. Are you currently living in an apartment instead of a house? Then thank God for where you are and that He has provided a place for you to stay. One of the things that parents hate to hear most is their children complaining, especially when their needs are provided for in so many ways.

tip



Learn to resist impulse purchases.

We are hardwired to want stuff. Expert marketing has made sure of that. To resist this instinct, don't make an important choice when you're tense or fatigued, which is when you'll be more likely to make a rash decision. And give yourself time on big purchases—for example, a rule that you'll wait at least a few days to buy anything more than \$100.



verse

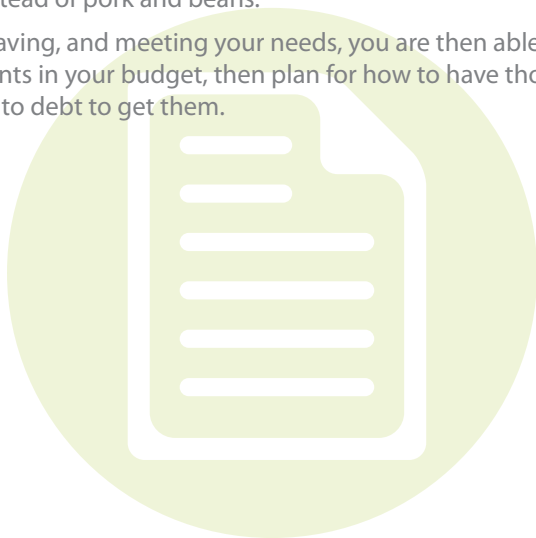
But if any of you lacks wisdom, let him ask of God, who gives to all generously and without reproach, and it will be given to him. James 1:5

thought



After your needs are met, move on to include your wants in your budget. Your wants go beyond your needs and reflect a level known as desire. You need clothes, but you may want custom-made or designer brands. You need food; however, you may want filet mignon and baked potatoes instead of pork and beans.

If after tithing, giving, saving, and meeting your needs, you are then able to satisfy some of your wants in your budget, then plan for how to have those things without going into debt to get them.



tip



Refinance your mortgage.

If your home is worth more than you paid for it, refinance your mortgage and take out the equity to pay off your credit debt. The interest rate on your mortgage will be significantly lower—and the interest may be tax-deductible. (Remember to figure in refinance costs like points and fees.)



verse

...and remember the words of the Lord Jesus, that He Himself said, "It is more blessed to give than to receive." Acts 20:35

thought



Don't forget to leave room in your budget for helping others. The greatest command is to love God with all of your heart. (Matthew 22:37) The second greatest command involves the love of others. (Matthew 22:39) If God has blessed you with financial gain in any way, it is so that He can use it to be a blessing to others as well.

Remember, the definition of a blessing is being able to enjoy and extend the favor of God in your life. If it stops with you, it's not a blessing. God blesses in order for you to bless. Plan to bless. Leave room in your budget for ways to help others. You will be amazed at how great it feels to be able to assist someone in need. If you invest in others with the resources that God has given you, blessings will come your way. It is a guarantee.

tip



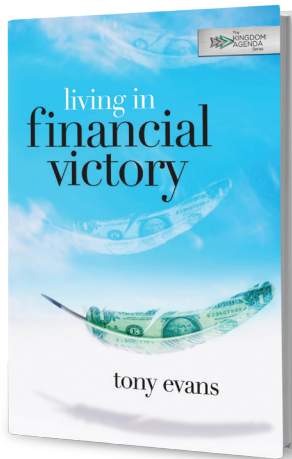
Save—start today.

Instead of thinking about how much you'll need to reach your goal of buying a new car or going on vacation, estimate the maximum amount you could possibly save each month, then set up automatic payments from your paycheck.

extra tip



If you found these tips helpful, you may want to discover more in Tony Evans' helpful booklet, *Living in Financial Victory*, available at TonyEvans.org or 800.800.3222



**our mission field is not merely *across the sea*.
it is *across the street*.**



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