

If you have more month than money,
_____ income or _____ expenses.

You don't fix money problems with _____.

You fix money problems by changing the _____
that caused them.

Proverbs 21:20

HOW TO ACT YOUR WAGE:

1. **Ask God for** _____.
James 1:5

2. **Learn** _____.
Philippians 4:6-7, 11-13, 19

Contentment Lessons:

a. Avoid _____.
1 Timothy 6:6-8
Proverbs 13:7

b. Learn to _____.

c. Learn to _____.

3. **Make a** _____.
Proverbs 27:23-24

_____ to God first. _____ for the future. _____ on the rest.

4. **Commit to stick with the plan for** _____.

NEXT STEPS:

If you have more month than money,
_____ income or _____ expenses.

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that caused them.

Proverbs 21:20

HOW TO ACT YOUR WAGE:

1. **Ask God for** _____.
James 1:5

2. **Learn** _____.
Philippians 4:6-7, 11-13, 19

Contentment Lessons:

d. Avoid _____.
1 Timothy 6:6-8
Proverbs 13:7

e. Learn to _____.

f. Learn to _____.

3. **Make a** _____.
Proverbs 27:23-24

_____ to God first. _____ for the future. _____ on the rest.

4. **Commit to stick with the plan for** _____.

NEXT STEPS:

INFO & EVENTS AT NORTHEAST CHRISTIAN

- Reminder... **OPERATION CHRISTMAS CHILD** boxes should be returned no later than **November 23**.
- Please return your **THANKSGIVING MEAL** shopping list items no later than **November 23**.

SPENDING PLAN TEMPLATE

Monthly **Income**: _____

Monthly **Expenses**:

Fixed Expenses: _____

God First: _____

Mortgage: _____

Etc: _____

Discretionary Expenses: _____

Clothing: _____

Etc: _____

Short Term **Savings**: _____

Emergency: _____

Christmas: _____

Vacation: _____

New Car: _____

MONTHLY INCOME: _____

MONTHLY EXPENSES **TOTAL**: _____

TOTAL: +/- _____

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New Car: _____

MONTHLY INCOME: _____

MONTHLY EXPENSES **TOTAL**: _____

TOTAL: +/- _____