

The ABCs of

FINANCIAL FREEDOM



10 THINGS YOU CAN DO TO BE FINANCIALLY INDEPENDENT

1. Always spend less than you make every week.
2. Always put something in savings every week.
3. Never touch your retirement funds until you retire and then, only take what you need, not what you want.
4. Develop an emergency fund in these increments: \$500; \$1,000; \$1,500; \$2,000; \$2,500; \$3,000. Your ultimate goal is to have at least six month's income in short-term, accessible savings.
5. Once you have an emergency fund, you can begin funds for other things like a new car, etc.
6. Never charge more than half your weekly paycheck on your credit card so you can pay it off when it comes.
 - Pay your bills each week rather than saving them up since our money has a way of disappearing (Proverbs 23:5).
7. Never spend more than \$300 without being in agreement with your mate on the purchase.
8. Use your credit card for air miles, but don't extend yourself beyond #6.
9. Budget for everything and stay within your budget (i.e., vacations, clothes, furniture, Christmas gifts, etc.).
10. Celebrate your successes but not with excesses.

Stop playing games with the money God gives you.