



Fireproof Your Finances
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March 10, 2010



To fireproof my finances, I will commit to completing at least two (2) of the activities below:

1. For everything in heaven and earth is yours on Lord... I Chronicles 29:11

I will honor God's Lordship over everything that I have by reciting the principles below and making them a part of my daily prayer statements. (Within 30 days)

Guiding Principles:

- Everything I have or am part of especially my finances belongs totally to you, God. Lord, you are the owner; I am the steward. It is not mine; it is yours!
- I will honor you Lord with a tithe, first. It is my most reasonable service regardless of my circumstances. I will then give to myself, and afterward take care of my obligations.
- I am most like you Lord, when I give. Giving to you, my Lord, is not an option! It is an obligation. I will learn to become a giver of not only my finances, but also my time and energy to YOUR programs and ministries. Even if I do not understand what you (God) are doing, I will still give.

2. Commit your way to the Lord; trust also in HIM; and He shall bring it to pass. Psalm 37:5

I will develop a family budget or spending plan (See worksheet on back) and track and record my spending so that I may know where my money is going. I will then take steps to ensure that my resources (money) go in the right direction to build my financial future and support my becoming a more generous giver. (Within next 30 days)

3. Moreover, it is required in stewards, that a man (or woman) be found faithful. I Cor. 4:2

I will establish an emergency fund of \$1,000 by saving ____ per month toward this fund for ____ months. I will not use this saving to purchase any items (shoes, clothes, jewelry, new rinds, etc) that are not considered an emergency. (Within one year or less)

4. My people are destroyed because of a lack of knowledge. Hosea 4:6

I will increase my knowledge of finances by attending one of the Financial "U" classes offered at THE BLVD. If I cannot attend, I will request materials from the Stewardship office on managing my finances or visit the following web sites to gain knowledge.

www.annualcreditreport.com www.bankrate.com www.Morningstar.com
www.thesimpledollar.com www.mint.com www.mightbargainhunter.com

5. Owe no man anything but to love one another...Romans 13:8. The wicked borrow and do not repay, but the righteous give generously. Psalm 37:21

I commit to taking the necessary steps to reduce my debts by first deciding “not to acquire any new debt” and then working on a debt reduction plan with **Consumer Credit Counseling Service counselors** at 901.327.1580 or by following the self-help steps in Dave Ramsey’s book “Financial Peace.” (A limited number of the Financial Peace worksheets for debt reduction can be obtained by contacting Bettye Boone in the Stewardship Office at 901.272.5650).

MONTHLY BUDGET/SPENDING PLAN

SAMPLE INCOME

*MONTHLY GROSS INCOME (FROM ALL SOURCES) _____

Work Income _____
 Wife _____
 Husband _____
 Retirement (pension) _____
 Rental Property _____
 Investments _____
 Royalties _____
 Unemployment _____
 Social Security _____
 Other _____

*MONTHLY NET INCOME AVAILABLE _____

***DO NOT COUNT OVERTIME IN YOUR INCOME (RECEIVING OVERTIME PAY IS A BLESSING – THE GOAL IS TO MANAGE YOUR SPENDING WITHIN YOUR REGULAR INCOME).**

SAMPLE EXPENSES

BUDGETED ITEM	TOTAL ESTIMATED TO BE SPENT	ACTUALLY SPENT
Tithe		
General Offering		
Servant Fund		
Emergency Fund		
Regular Saving Fund		
Mortgage (1 st Mortgage)		
Mortgage (2 nd Mortgage)		
Rent		
Food		
Utilities		
Car Payment(s)		
Rental Property Mortgage(s)		
House Phone		
Cell Phone(s)		
Car Insurance(s)		
House Insurance(s)		
Life Insurance(s)		
Health Insurance		
Disability Insurance		
Cable or Satellite		

Trash		
Real Estate Taxes		
Renter's Insurance		
Gas for transportation		
Credit Card #1		
Credit Card #2		
Credit Card #3		
Other		
Total Expenses		

Subtract Expenses from Income to determine + (positive) or – (negative) monthly cash flow. If negative, reduce expenses. If positive, place more in savings.