15 WAYS TO MINIMIZE Financial Stress

- Spend your money according to God’s priority.
- Pray for Divine favor before you spend for anything.
- Establish an emergency cash reserve of at least 2–6 months of living expenses.
- Stay aware of your level of expenditures versus your income.
- Agree with your spouse regarding short-term and long-term goals.
- Pay off all consumer debt.
- Save monthly.
- Do not co-sign a loan for anyone.
- Pay cash for all your desires.
- Always allocate funds in your budget for some level of recreation.
- When you get a raise, do not adjust your lifestyle to consume the entire amount.
- Commit to being excellent at work—technically and relationally.
- Be a model of integrity, frugality, and generosity.
- Refuse to enable others to be financially irresponsible.
- Be content with what you have.

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