

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.

