

## TOP TEN LIST OF SMART SPENDING TIPS

*According to Leading Christian Financial Advisors*

10. Spending less than you make helps you avoid the slavery and limitations of debt. *(see Proverbs 22:7)*
9. Spending less than you make frees up funds for saving and sharing. *(see Proverbs 13:11)*
8. Spending less than you make helps you avoid many financial difficulties. *(see Proverbs 10:4-5)*
7. About half of monthly income should be discretionary and the other half should pay fixed monthly costs. *(see Proverbs 21:20)*
6. Most budgets or spending plans are calculated on a monthly basis. *(see Hebrews 13:5)*
5. Use past receipts to build a list of recurring categories for your spending plan. *(see Proverbs 13:7)*
4. Realize that a budget is simply a plan keeping actual expenses within your means. *(see Proverbs 6:6-8)*
3. Most budgets include giving, saving, spending, taxes, and some also have debt. *(see Mark 12:13-17)*
2. Map out your income (sources of money) and expenses (uses of money) on a spreadsheet. *(see Luke 14:28)*
1. Maintain positive cash flow by checking monthly to be sure income exceeds expenses. *(see Romans 13:8)*



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