



The goal of Heart in Focus is to help you become faithful in managing what God has given and discover the joy in living for Jesus.

This Week's FOCUS: Keeping your focus

Balancing the spending plan

Evaluate: The Spending Plan is one of the most effective tools for wise money management.

1Corinthians 9:24-26

Types of systems – 1) cash-based envelope system; 2) paper ledger system ; 3) electronic ledger

Making a commitment to change requires courage

Commitment to _____ as a priority. Matthew 6:33

Change of _____. Colossians 3:1-13

Courage to be decisive and start _____. Joshua 24:15

Written commitment – Proverbs 16:3,9

Keeping your commitment – James 1:5

Support for your commitment – Proverbs 15:22,24,33

Live with a new perspective – your heart in focus! Romans 12:1-2

Think priorities with every choice

Spending priorities

1. **Give** (to him who gave his Son for you)
2. **Spend on basics** (food, clothing, shelter)
3. **Save** (short term emergency funds, long term retirement, college)
4. **Spend on lifestyle** (entertainment, hobbies)