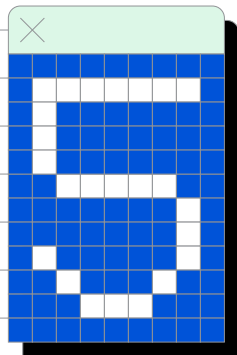


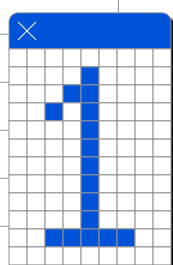


STEPS TO BUILDING A STRONG FINANCIAL FUTURE



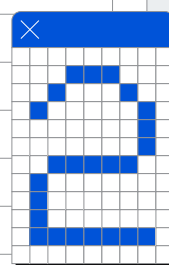
Proverbs 24:3

ANY ENTERPRISE IS BUILT BY WISE PLANNING, BECOMES STRONG THROUGH COMMON SENSE, AND PROFITS WONDERFULLY BY KEEPING ABREAST OF THE FACTS.



ESTABLISH A VISION

ESTABLISHING A VISION DOES SEVERAL THINGS - IT OPENS LINES OF COMMUNICATION IN YOUR HOUSE, FORCES ACCOUNTABILITY, PAINTS A PICTURE OF THE FUTURE YOU WANT TO ENJOY AND IT ALLOWS YOU TO ACT IN A WAY THAT MAKES THAT FUTURE A REALITY.



ESTABLISH REALISTIC GOALS WITHIN YOUR VISION

A VISION WITHOUT A PLAN OF ACTION IS JUST A DREAM. ESTABLISHING REALISTIC GOALS WILL ALLOW YOU TO MEASURE YOUR PROGRESS UNTIL YOU HAVE FULFILLED YOUR VISION. THIS IS AN ACTION THAT YOU SHOULD PLAN TO CHECK ON WEEKLY OR MONTHLY FOR PROGRESS.



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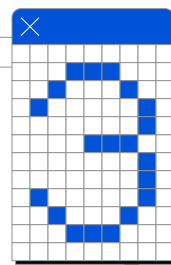
PREPARE FOR WHAT LIES AHEAD

THERE ARE THREE TYPES OF FINANCIAL NEEDS THAT EVERYONE ENCOUNTERS:

(1) EXPECTED, (2) UNEXPECTED, AND (3) SEASONAL

A MAJOR KEY TO SUCCESSFUL MONEY MANAGEMENT IS THINKING AHEAD WHILE CONSIDERING YOUR INCOME AND EXPENSES. BEING MINDFUL OF EVENTS THAT ARE RELEVANT AND PREDICTABLE IN YOUR LIFE SUCH AS HOLIDAYS AND BIRTHDAYS, ANNIVERSARIES, BACK-TO-SCHOOL SHOPPING, ANNUAL OR BI-ANNUAL VACATIONS, MEANS YOU DON'T HAVE TO SCRAMBLE FINANCIALLY FOR THEM.

THIS APPLIES FOR PREPARING FOR THOSE INCONVENIENT, UNEXPECTED EVENTS LIKE CAR TROUBLES OR EMERGENCIES AS WELL.



FINANCIAL DISCIPLINE

STATISTICS SHOW THAT THERE ARE MAJOR FINANCIAL ISSUES PLAGUING AMERICAN HOUSEHOLDS THAT CAN BE RESOLVED THROUGH INTENTIONAL DECISION MAKING. APPLYING FINANCIAL DISCIPLINE TO YOUR SPENDING HABITS IS OFTEN THE DIFFERENCE BETWEEN LIVING PAYCHECK TO PAYCHECK AND BUILDING LIFE-CHANGING WEALTH.

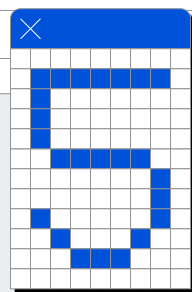


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BE WILLING TO SACRIFICE

FINALLY, TO WORK TOWARDS A STRONG FINANCIAL FUTURE, YOU MUST BE WILLING TO SACRIFICE SOME OF THE NON-ESSENTIAL ITEMS YOU CAN HOLD OFF PURCHASING.

MAKING THE TOUGH DECISION TODAY TO SACRIFICE SOMETHING YOU WANT, MEANS YOU ARE FULFILLING THE FINANCIAL VISION YOU WANT FOR THE FUTURE. SOMETIMES, NOT BUYING THE LATEST TECH GADGET OR CHOOSING TO EAT DINNER AT HOME FOR A SEASON MEANS YOU CAN REDUCE DEBT QUICKER OR BUILD UP THAT SAVINGS ACCOUNT. YOU'VE GOT TO BE COMMITTED TO DO WHAT IT TAKES TO GET YOU TO THE FUTURE YOU ENVISION FINANCIALLY.



[D&S]

TO WATCH THE FULL DOLLARS AND SENSE TEACHINGS AND FOR MORE RESOURCES ON BUILDING A STRONG FINANCIAL FUTURE, VISIT ABUNDANT.ORG/DOLLARS-AND-SENSE.

