

Six Key Financial Principles

to Discovering Joy Through Simplicity and Generosity

1. Put God first in your living and giving. (*2 Corinthians 9:6-7*)
2. Prepare a spending plan and track all expenses monthly.
(*Proverbs 27:23-24*)
3. Simplify your lifestyle; live below your means. (*Matthew 6:19-33*)
4. Provide immediately for an emergency fund. (*1 Timothy 6:9-12*)
5. Pay off all credit card debt and use cash, not credit cards.
(*Proverbs 22:7*)
6. Practice long-range saving and investing habits. (*Luke 14:28*)

The Inward Reality of Simplicity

- 1) All we receive is a gift of God
- 2) Trust in God to provide and care for all we have
- 3) All we have is available to be shared with others

The Outward Expression of Simplicity

- 1) Buy needful things, rather than for status
- 2) Reject what is addicting you
- 3) Give possessions away rather than having them possess you
- 4) Refuse to have gadgets and technology enslave you
- 5) Discover joy without owning or controlling things
- 6) Discover deeply creation's glory
- 7) Use caution in becoming indebted to credit
- 8) Use simple, clear speech that informs and illuminates
- 9) Reject anything that supports the oppression of others
- 10) Reject anything that prevents you from seeking first life in God's kingdom

Source: *Celebration of Discipline: 20th Anniversary Edition*, Richard Foster, pp. 88-95.