

STEP #1:

Aspire to be a wise steward

· One who actively manages God's resources for his purposes.

STEP #2:

\$1,000 emergency fund + give proportionally

\$1,000

STEP #3:

Pay off debt + give regularly

■ Debts

STEP #4:

Save three months of expenses + give faithfully

Savings

STEP #5:

Plan for Long-term Goals + give generously

A Goals

Home: 20% down payment
Children's Education

· Car: Pay in full with cash

· Retirement: 15% of income

STEP #6:

Pay off house + give freely

A House

STEP #7:

Fund retirement + give radically

Retire