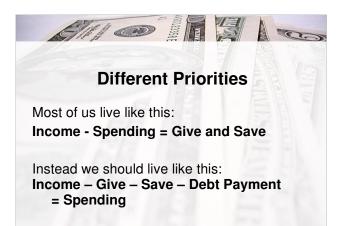




Spending Plan Order

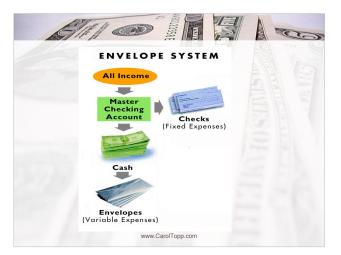
Give. . . something first Save. . . at least 10% for the future Start with \$1,000 Debt. . . maximize repayment Spending. . . planned beforehand

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Dangers of Debt

- Presumes on the future
- Denies God the opportunity to bless us
- Fosters envy and greed
- Allows us to live a lie

Credit Card Rules

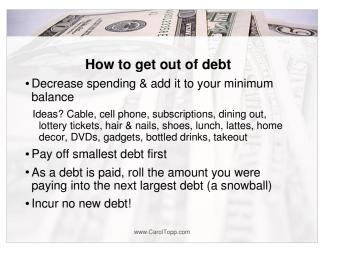
- 1. Use only for budgeted items
- 2. Pay the balance in full every month If you violate rule # 1 or # 2 cut up your cards (plastic surgery)

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	D	ebt sn	owbal	I example	
Debt	Balance	Min	Extra	New Pymt	Payoff
Sears	\$250	\$25	\$100	\$125	2 months
Visa	\$500	\$26	\$125	\$151	3 more months
Car	\$2,500	\$150	\$151	\$301	6 more months
_oan	\$5,000	\$200	\$301	\$501	6 more months
	debt is paid next largest			nt you were III)	paying into
After	r two months	s: Sears	PAID!		
After	r 3 more mo	nths VIS		OFF!	
After	r one year, t	hree del	ots PAI	D OFF!	
		14040	w.CarolTopp	com	

