

Financial freedom is found in financial planning!

Create margin in your budget

Proverbs 21:20 CEV

Be sensible and store up precious treasures— don't waste them like a fool.

Matthew 6:19-20 NLT

Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.

Build your emergency fund

Proverbs 22:3 NLT

A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.

Proverbs 22:7 NIV

The rich rule over the poor, and the borrower is slave to the lender.

Pay first, enjoy later

Proverbs 24:27 ERV

First get your fields ready, next plant your crops, and then build your house.

Luke 14:28-30 CEV

Suppose one of you wants to build a tower. What is the first thing you will do? Won't you sit down and figure out how much it will cost and if you have enough money to pay for it? Otherwise, you will start building the tower, but not be able to finish. Then everyone who sees what is happening will laugh at you. They will say, "You started building, but could not finish the job."

Be generous

Proverbs 11:24-25 NLT

Give freely and become more wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed.

Luke 6:38 NLT

Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back.

Response

I wrote myself a reminder to make room

Average family spends \$1,200 or more on extra school stuff