

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)

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