

# Development and Implementation of a Spending Plan

Most people think bad thoughts when it comes to the word “budget.” We often think of words like “restricting” or “confining.” The truth is that for most people, what prevents us from spending whatever we want whenever we want is our income. A budget or spending plan only helps us to spend within our means. Failing to develop and follow a spending plan or budget almost always leads us to spend more than we make. The average family in the United States spends one dollar and twenty cents for every dollar that they earn. At this pace, it doesn’t take long to get into debt to the point where our income becomes even more constricted. In meeting with a financial counselor in the Stewardship Ministry, we will help you by:

1. Working with you one-on one to develop a comprehensive spending plan that includes spending, saving, debt reduction, and giving strategies.
2. Implement your spending plan by providing you with the tools to track your expenses and personal accountability.

Do you want to know more about developing a spending plan that honors God? Please contact the FBCW Stewardship Ministry office today at 678-494-2681 for more information about meeting with a financial counselor and/or attending training sessions such as Crown Ministries or Financial Fitness & Freedom.