

Stewardship Forum

An evangelical alliance Partnership for Change

Stewardship Tools for Individuals : Debt Counselling

Title: Eight Ways to Stretch Your Money

Author: Brian Kluth

By actively applying these principles, "little can become much, when God is in it"

1. Always honour God by returning the **FIRST PORTION** of any resources you receive back to the Lord. **Prov. 3:9,10, Haggai 1:4-11, Deut. 14:23**
2. Develop with your spouse a **REALISTIC** budget for all your spending, savings and giving that you carefully monitor and follow. **Prov. 27:23, 22:3**
3. Adjust your lifestyle to live within the means God has currently provided for you. **Eccles. 5:10, Luke 3:14, I Tim 6:8-12**
4. Commit to seeking the Lord's provision instead of using credit or debt to buy things that aren't in your financial budget. Accelerate payments on any debt you are currently carrying. **James 4:13-16, Prov. 22:7,27, Luke 12:15**
5. Make a written list of any new or major items you feel you need or want to purchase. Commit to praying about the item(s) for 30 days. Ask God to direct you to His provision or His direction concerning each purchase. **I Peter 5:7, Philippians 4:19, Prov. 13:22, Eccles. 2:26, Job 27:16,17**
6. Discuss and consider 3 creative alternatives (options) to meet any needs you face. **Prov. 24:4,5**
7. Only make expenditures that both you and your spouse agree upon. **Psalms 133:1, I Peter 3:7, Philippians 2:2**
8. Actively "de-accumulate" (sell, give away, or throw out) unneeded, unused possessions). **Matthew 6:20**

About the Author - Brian Kluth is a national and international speaker and writer. He is also a church pastor and the founder of Kingdom Seekers- a ministry dedicated to advancing Biblical generosity through inspirational preaching, leadership training seminars, writing, resources and the media. Brian's written materials have been distributed to more than 350,000 Christian leaders in more than 100 countries. For additional materials or to contact Brian, email: brian@kluth.org