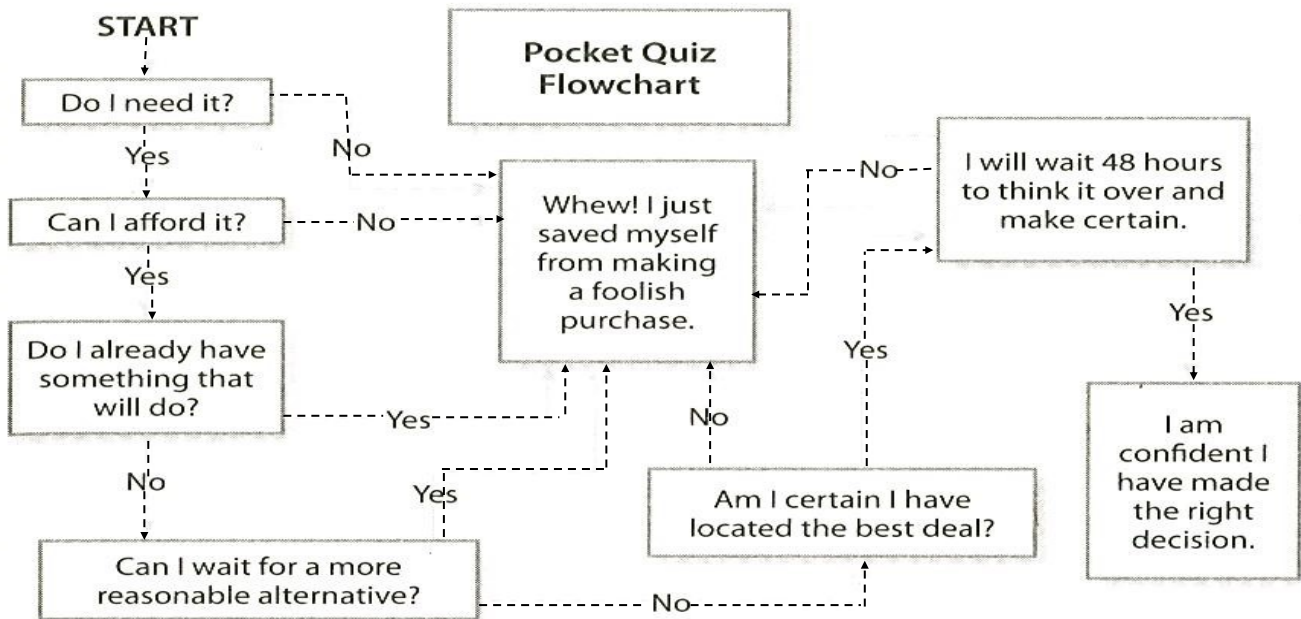


Finish The Job
The Principle of Spending - Proverbs 30:24-25
Dair Hileman, Senior Pastor

Proverbs 30:24-25 Lessons from the Ants

1. Spend less than you earn.
2. Delay your gratification.



3. Plan for the future.
 - a. Rainy day fund.
 - b. Short term.
 - c. Long term.

Tips to reduce spending

1. Consider refinancing your mortgage at a lower rate.
2. Avoid shopping and use a list.
3. Use cash. When it is gone, you are done.
4. Eat at home. Take your lunch. Make your coffee.
5. Do not pay full price.