



upside down

04.23
over-spend

introduction

There are lots of ways to live our financial lives in America, but what would it look like to apply a biblical perspective to our money? In week two of our *Upside Down* series, Pastor Chip taught that getting right-side-up in our spending means having the right priorities, plans, and tools.

priorities

1. Think about your current financial picture. What does your spending say you're prioritizing? If you want to get specific – or even “confront the brutal facts” like Pastor Jesse mentioned in week one – take a look at your most recent bank statement to see where your money's actually going.
2. What would you like your priorities to be when it comes to money? Does it differ from what your current spending habits actually are? Why or why not? If so, what's standing in the way between where you are and where you want to be?
3. If you chose to honor God with your finances, what might a simple next step be for you, personally? What specific behaviors may need to increase or decrease?

plans

Pastor Chip encouraged the 10/10/80 Plan as a starting point to budget your spending (give 10%, save 10%, spend 80%). These will vary based your unique circumstances, but the primary win is having a plan chosen to start working from.

1. How difficult has it been for you to establish or stick with a plan regarding your finances, historically? Has your ability to plan financially changed (for better or worse) over time?
2. When you consider adopting a plan like this, what emotions stir in you? Excitement, dread, fear, empowerment, or something else? Why might you feel that way?
3. If you were to start this plan tomorrow, what numbers would you choose and why?

tools

Get on a budget.

Whether you start tracking manually or using digital tools like EveryDollar or Mint, a budget helps you remain brutally honest about your habits and choices. Set times on the calendar to check in on your budget so you don't lose track or forget your priorities. And remember, if it takes time for this to stick, it's ok. Don't give up!

Find coaching & accountability from others who win with money.

Whether it's to learn best practices or asking someone to hold you accountable, a financial mentor, advisor, or friend can be incredibly empowering. Start with a simple invitation to coffee or lunch to start a conversation.

Set goals & benchmarks.

Take the plan you've chosen and define a few early goals. Whether it's a deadline for paying off some debt or a small step toward giving, creating ways to track and celebrate change helps you keep moving forward and stick with it.

Try a monthly challenge.

These can be motivating as you choose to behave differently for just a short time that may drive or teach healthy behaviors in the future.

If you find yourself upside down in your finances, remember there's hope. Rather than continuing to run or hide from your guilt, look to find a way forward and ask for help - from God and others - when you need it.