

Financial Stewardship Steps

- Tithe 10 % of your Gross Income
 - (Consistently, from each paycheck, including bonuses)
- Start a \$1,000 Emergency Fund
- Eliminate ALL Debt except your home
 - (Use the debt elimination sheet)
- Increase Emergency Fund to 3-6 months of expenses
- Invest (401K, Roth IRA's)
- Additional Investments
 - (Side Business, Real estate, etc.)
- Pay off Home
- Consider College Funding (529's, ESA's)
- Give and continue to Invest

WISE ARE YOU ONE?
WITNESS