

(3rd Quarter)

STEWARDSHIP MESSAGE FOR YOUR CHURCH

While the economy this past year has not been positive in many ways, it has forced us to reflect on our spending habits.

Adam Hamilton has written a book entitled, *Enough: Discovering Joy Through Simplicity and Generosity*. The book asks us to rethink the *American Dream*, to reconsider our credit card and other debt, to consider what the bible says about how we are stewards of our time and treasures, to simplify our lives, and how to truly have enough.

In the book he offers Six Financial Planning Principles:

- Pay your tithe and offering *first*.
- Create a budget and track your expenses.
- Simplify your lifestyle (live below your means).
- Establish an emergency fund
- Pay off your credit cards, use cash/debit cards for purchases, use credit wisely.
- Practice long-term savings and investing habits.

To living simply and truly having enough!



Dakotas United
Methodist Foundation
Multiplying Your Gifts for the Kingdom of God

**Dakotas United Methodist
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Mitchell, SD 57301

800-224-6552 or www.DakotasUMF.org

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