**Relationship Topic** –11 Things You Need To Know Financially

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| **Relationship Topic – 11 Things You Need To Know Financially** - to be faithful starting today…  #1 How much do you have? In each account or location, how much money do you have right now?   #2 How much do you make? Each month – whether its earned income or unearned.  What is the total amount coming in?   #3 How much do you tithe and give?  God says you manage 90% not 100% (tithe) What else does God want you to give?   #4 How much do you owe?   List every debt by creditor, amount borrowed, monthly payment, interest, and outstanding balance. How many payments behind, late fees or penalties?   #5 What Categories do you use? What do you spend money on each month, or need to save for monthly?  Christmas comes every year.   #6 What is God telling you to spend or save each month? In each spending category.   #7 How is God telling you to allocate each paycheck? What portion from each paycheck goes to each category so the money is there when the bill is due?  #8 What is your smallest Debt?  How much extra each month is God telling you to pay on it? (so you can then pay off the next one)   #9 What are you next financial needs? Top 5 things you will need next (not bills), and how much you are saving for them each month.   #10 Are your current Expenses God’s will for you right now?  Does he want you to spend less, spend more, drive a different car, live in a different house?   #11 Is your current Income God’s will for you right now?  Do you need a different job? Do you need a second job? Do you need to work harder on your first job? Does your spouse need a job? Do they need to quit their job and stay at home?  How much do you need? |

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| **A PRISM Topic** is God’s Word on a single subject**. A Relationship Topic:** is a perspective from God’s Word on relationships. A **PRISM Topic Packet** is a grouping of PRISM or Relationship Topics of similar subjects… part of the **M: Meditate on the** **Word** of  **PRISM** – (5 Things You Can Do Daily in God’s Word) - to transform **the way you think**. See [hearwelldone.org](http://www.hearwelldone.org) for PRISM Topics, Relationship Topics, or Packets. Take it with you! | **Ask God what PRISM Topic or Relationship Topic He wants you to meditate on today.** Take your PRISM Topic, Relationship Topic or Packet with you! Come back to them throughout the day!  **“*It is to be with him, and he is to meditate on it day and night, so that he may learn to fear the LORD*…” - Deuteronomy 17:19** |

**Relationship Topic**-11 Things… to know financially (2) hearwelldone.org

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| **So Now What?**  #1 **Ask God** for His answers to these Eleven Questions.   #2 **Commit** to obey God financially – no matter what He tells you to do.  #3 **Develop** Four Character Qualities.  #4 **Get** **an Accounting Tool** and use it daily.  If you do these things **You can be faithful financially starting today!**   Four Qualities to be Faithful Financially  1) Humility  2) Unity With Your Spouse  3) A Willingness To Learn What God’s Word Says About Money, and  4) A Heart To Obey.    An Accounting Tool  Finally, you will need an **Accounting Tool**:  Something that helps you **track your plan and progress daily** - something that Shows You:  Where God’s Money is - So You Can Ask God what He wants you to do with it.  Could you use just a little help with this?  hearwelldone.org offers (for **free)** - a fully contained, Excel Based Accounting Tool, to help you hear and obey financially - For anyone willing to use it for at least 30 days, we will help you customize it for your personal use (**at no charge**).   See 4C’s Accounting Tool What if you could be faithful financially starting today!  What could God do?    Call us at 513.260.6908 or [kelly@hearwelldone.org](mailto:kelly@hearwelldone.org) - Blessings, Kelly & April |

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