

## Six Key Financial Principles

### *to Discovering Joy Through Simplicity and Generosity*

- 1.** Put God first in your living and giving. (*2 Corinthians 9:6-7*)
- 2.** Prepare a spending plan and track all expenses monthly.  
(*Proverbs 27:23-24*)
- 3.** Simplify your lifestyle; live below your means. (*Matthew 6:19-33*)
- 4.** Provide immediately for an emergency fund. (*1 Timothy 6:9-12*)
- 5.** Pay off all credit card debt and use cash, not credit cards.  
(*Proverbs 22:7*)
- 6.** Practice long-range saving and investing habits. (*Luke 14:28*)