Here are some show notes

Found money. Throw at a goal. Two types of goals. Move debt or short term.

Need emergency fund Need to attack debt

Financial Reality We are all at different spaces

Proverbs 16:16

God must come first - There is no greater principle than this.

- 1. You need to track your money!
- 2. You need a written plan!
- 3. You need written out goals!
- 4. You need a priority list!
- 5. You need to get out of debt!
- 6. You need to automate your bills!
- 7. Don't keep balances on credit cards!
- 8. Establish an emergency fund!
- 9. Establish known upcoming expenses!
- 10. Spend to savings!
- 11. Stretch in the area of generosity!
- 12. Become a smart shopper!
- 13. Time your purchases!
- 14. New for you!
- 15. Quality over Expensive
- 16. Postpone purchases
- 17. Cut needless expenses
- 18. Junk food and eating out = Sabotage
- 19. Maintain what you got
- 20. Craig has a list and eBay has lots of friends
- 21. Aquire Oxen Proverbs 14:4
- 22. Allow someone to speak into your finances
- 23. Revisit your game plan often
- 24. Stay motivated!
- 25. Think long term not short term!

Upromise is a college savings opportunity for young parents.