FEBRUARY DEVOTIONAL - FINANCIAL

This is our second mid-month devotional! The hope of the One Degree year-long initiative is to inspire us to not only believe we can experience change but to provide practical guidance to implement change. Small incremental change is not only possible it is truly manageable and measurable. Trajectory change over time starts with implementation of one-degree changes.

This month we focus on FINANCIAL change and will provide two additional devotionals that will drive home the principles of *Share, Save, Spend*. In Week 2 of the Series, we looked at the power of accumulating water and the power it can produce once accumulated.

Water is generally accumulated one rainfall or one snowfall at a time! In essence, we have to focus on capturing a few of the rain drops every time it rains. Often that rain is a paycheck. Occasionally though it is a much bigger rain, like a tax return and we have little more we can capture.

Accumulating wealth is a biblical principle that is covered in multiple places in the Bible. We have the principle from the Bible and now we have to practice it in our lives.

TASK

Choose one of the following and implement it in February:

1

Open a savings account in the same bank you do your checking. Automatically transfer \$30/month.

You can do it in one sum or divide \$30 by the total number of paychecks you receive!

*Remember: \$1/day, 365 days X 40 yrs.

The actual input is \$14,000.

In 40 years, it should be \$51,000+

So, you tripled your money.

*Discover and use Free Resources www.iwasbrokenowimnot.com.

2

Check with your employer about a 401K retirement plan that they may offer and immediately participate.

Commit to a percentage from your paycheck to go in every time you are paid! I promise, you will not miss it!

3

Create a vision document.

Spend sometime envisioning what your preferred future would be. It may seem impossible and unachievable.

However, think about this: what if you got 75% there? What if you got 80% there?

Achieving any portion is far better than accomplishing nothing.

Remember, if we take care of Sharing our resources as our first priority, we the live in the kingdom principle of Seek First. Seek First living engages God in actively assisting us in our practical needs. Read Matthew 6:33.

We need a profound 'WHY' if we are to engage in the 'WHAT' of saving. Declare you why:

- a. I want to be able to retire from work so I can be free to do whatever God wants me to do.
- b. I want to be able to leave something for my family.
- c. I want to travel when I retire.
- d. I want to be prepared for a rainy day later in life.