

FINDING FINANCIAL FREEDOM

According to a 2013 Gallup poll, only one in three Americans prepares a monthly household budget to track all income and expenses.

Families who were college-educated and earned more than \$75,000 a year were the most likely to have a budget, coming in at about 40 percent.

How do *you* spend your money? “That’s easy,” you might be thinking. “One minute I have it, and the next minute it’s gone.” If you can’t account for where your last paycheck went, you may need to build a budget.

Statistics show that a majority of people don’t have a monthly budget or a long-term financial plan. Having a budget takes time; following it takes discipline. Some guys just don’t like to have a budget because it feels too constraining. But financial expert Dave Ramsey says when you spend your money on paper and on purpose each month, you’ll actually experience more freedom than ever before.



When you don’t track your finances, you can become frustrated with how quickly your money disappears. Even if you have plenty of income, when you don’t account for how it’s spent, it can feel like your money doesn’t go as far as it should.

King Solomon knew something about building and maintaining wealth. Some experts say he had a net worth of more than \$100 billion in today’s dollars (and that’s probably well shy of reality).

In Proverbs 27:23-24, Solomon wrote: “Know well the condition of your flock, and pay attention to your herds, for wealth is not forever.”

By paying attention to how your money is spent, you’ll be able to do more with it and have fewer problems managing it.

And that’s the kind of freedom that is worth pursuing.

After all, no matter what your age, you only have a limited number of years to save, invest, and give. Make sure you’re a good steward of the resources God has given you.

– Beecher Hunter