

STEP OF FAITH SMART START SUNDAYS GR8 WAYS TO SAVE JANUARY 2019

Proverbs 27:23-27 New International Version (NIV)

²³Be sure you know the condition of your flocks, give careful attention to your herds; ²⁴for riches do not endure forever, and a crown is not secure for all generations. ²⁵When the hay is removed and new growth appears and the grass from the hills is gathered in, ²⁶the lambs will provide you with clothing, and the goats with the price of a field. ²⁷You will have plenty of goats' milk to feed your family and to nourish your female servants.

MONTH	Deposit Amount	Account Balance	MONTH	CHECK	Deposit - Amt	Acct. Balance	MONTH	CHECK	Deposit Amount	Account Balance	YOUR OWN
January	\$10	\$10	January	1st check	\$4	\$4	January	1st check	41.67	41.67	
February	\$28	\$38		2nd check	\$9	\$13		2nd check	41.67	83.34	
March	\$46	\$84	February	1st check	\$14	\$27	February	1st check	41.67	125.01	
April	\$64	\$148		2nd check	\$19	\$46		2nd check	41.67	166.68	
May	\$82	\$230	March	1st check	\$24	\$70	March	1st check	41.67	208.35	
June	\$100	\$330		2nd check	\$29	\$99		2nd check	41.67	250.02	
July	\$118	\$448	April	1st check	\$34	\$133	April	1st check	41.67	291.69	
August	\$136	\$584		2nd check	\$39	\$172		2nd check	41.67	333.36	
September	\$154	\$738	May	1st check	\$44	\$216	May	1st check	41.67	375.03	
October	\$172	\$910		2nd check	\$49	\$265		2nd check	41.67	416.70	
November	\$190	\$1100	June	1st check	\$54	\$319	June	1st check	41.67	458.37	
December	\$208	\$1308		2nd check	\$59	\$378		2nd check	41.67	500.04	
Whether you are paid weekly, bi-weekly or monthly, we pray that everybody should hopefully be able to save something! Especially for times of emergencies. Car repairs, doctor bills and various necessities can cause us to go into unnecessary debt. REMEMBER winter comes every year			July	1st check	\$64	\$442	July	1st check	41.67	541.71	
				2nd check	\$69	\$511		2nd check	41.67	583.38	
			August	1st check	\$74	\$585	August	1st check	41.67	625.05	
				2nd check	\$79	\$664		2nd check	41.67	666.72	
			September	1st check	\$84	\$748	September	1st check	41.67	708.39	
				2nd check	\$89	\$837		2nd check	41.67	750.06	
			October	1st check	\$94	\$931	October	1st check	41.67	791.73	
				2nd check	\$99	\$1030		2nd check	41.67	833.40	
			November	1st check	\$104	\$1134	November	1st check	41.67	875.07	
				2nd check	\$109	\$1243		2nd check	41.67	916.74	
			December	1st check	\$114	\$1357	December	1st check	41.67	958.41	
				2nd check	\$119	\$1476		2nd check	41.67	1000.08	

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One of my favorite ways to save is to "CHUNK"

- Income tax returns
- Birthday Gifts
- Refunds
- 3rd paychecks etc

If you spend \$5 a day eating out or at the Dollar Store, consider that saving \$2.75 a day will net you \$1000 in a year.

Plan to have monthly Garage sells during the summer to clear the clutter and boost your savings

Collect Spare change.....

Someone said filling a 2Ltr bottle full of dimes would net you \$500.00. Whatever the amount if it helps you save, it's worth it!

Let the bank do it for you..... If you **DIRECT DEPOSIT**, you could open a savings and ask the bank to automatically deposit a certain amount in your savings each pay period. That way it comes of the top and you don't miss it as much.

A few years ago MIZZOU Credit union allowed direct deposit customers to allocate \$25 into a \$500 cd each pay period. CD's are accessible.

COMMERCE BANKS HAS a SAVING S PLAN SIMILAR to MAKING your LAST payMENT IF you deposit 11 MONTHS IN a row.

Several banks are stepping up to encourage people to save money.

*In all thy ways acknowledge him.
Proverbs 3:6*
