THE PATH OF FINANCIAL DISCIPLESHIP

STEP 1
• Start tithing and giving first fruits (Proverbs 3:9-10)
• Create a monthly spending plan (Luke 14:28-30)
• Adjust lifestyle (Proverbs 23:4-5)
• Save $1,000 for emergency fund (Proverbs 21:20)

STEP 2
• Pay off all credit cards and high interest loans (Proverbs 22:7)
• Increase emergency fund to one month’s living expenses (Proverbs 21:5)
• Start giving offerings (Mark 14:3-7)

STEP 3
• Pay off all loans (Psalms 37:21)
• Increase emergency fund to 3 months living expenses (Proverbs 30:24-25)
• Increase giving percentage (2 Corinthians 9:6-14)
• Increase gift offerings percentage (Mark 14:3-7)

STEP 4
• Create a strategic savings plan (1 Timothy 6:6)
• Create a strategic giving plan (1 Corinthians 16:2)
• Short-term Goal: car replacement, home upgrades, college (Proverbs 28:20)
• Mid-term Goal: one year living expenses (Proverbs 6:6-8)
• Long-term Goal: income replacement (Ecclesiastes 11:2)

STEP 5
• Calling Evaluation: back to college, start business, career change (1 Timothy 6:7-10)
• Investment Stage: build assets that create cash flow (Ecclesiastes 11:2)
• Pre-pay mortgage (Proverbs 28:19)
• Continue strategic giving/savings plan (Proverbs 28:22)

STEP 6
• Continue strategic giving/savings plan (2 Corinthians 9:6-14)
• Pay off mortgage (Romans 13:8)

STEP 7
• Extravagant generosity (2 Corinthians 9:6-14)
• 100% strategic living (1 Timothy 6:17-19)