reduce their debts and increase their net wealth.

Savings Plan
Are you saving money consistently? Have you written down your goals for your short-term savings such as new tires for your vehicle or new bed sheets, knowing they need to be replaced in the next twelve months? Do you have a mid-term savings plan for a deposit on a house or a sizeable savings for replacing your car, and a long-term savings for your children’s college funds or for a comfortable retirement?

Spending Plan
Having a workable household budget will go a long way towards reducing those money leaks. Sit with your spouse and jot down a spending or household plan that fits not only your lifestyle but also your wages. Finding a way to stay within your spending plan will give you financial freedom and stability.

Debt-Reduction Plan
The most emancipating feature of any financial plan is deciding how you are going to reduce large consumer debts such as automobiles, student loans, etc. Start adding a few dollars to the principal on your home and reduce the mortgage term and the interest you pay.

Retirement Plan
From the day you start receiving a salary, put away as much as you can towards your sunny retirement. It may seem a long way off but the sooner you match your employer’s 401(k) or 403(b) plan the more you will have when your time to retire comes.

"There is nothing like a dream to create the future." - Victor Hugo

References:
4 Diana Nyad, The Week, September 13, 2013.

Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and finances.
Own Them

People do not follow through on their goals because they are really not their goals. If you are not invested in the dream, a “take it or leave it” attitude will soon drop you out of the program. Twenty years ago when I conducted smoking cessation programs, I discovered that those who succeeded came because they wanted it for themselves and those who dropped out came because others encouraged them to attend.

Take Baby Steps

There is nothing wrong with long-term goals such as reducing your family’s credit card debt—but making it happen means breaking it down into smaller steps. Let’s say you usually spend $250 weekly for groceries. You can set a goal of spending $200 weekly, thus saving $200 monthly. Eating dinner out once rather than twice a week is another monthly savings of $200. These two steps will save you $400 a month towards your debt-reduction plan. I’ve heard a well-known author explain his secret to writing a new book every year. He spends the first hour every morning on his manuscript. Sometimes he only writes one sentence and at other times a full page, but always completes a book (150-200 pages) over a course of twelve months. Again, it was taking the baby steps that gave him success.

Is it Biblical?

Ask yourself if this goal is compatible with God’s Word and will. Larry Burkett wrote that successful goals that calm our fears or feed our egos are doomed to fail. “And even when you ask you don’t get it because your whole aim is wrong—you want only what will give you pleasure.” [James 4:3 LB]

Ask for Help

Identify at least one person to “buddy” with you and assist you in reaching your goal. If you find it a challenge to get out and exercise regularly, then find a partner with a get-up-and-go attitude to complement your lack of motivation. Appreciate the synergistic equation, “one plus one equals 11.”

No Excuses

As I look through my hero file, two individuals stand out. First is Fauja Singh, who became the first 100-year-old to complete a marathon. Yes, it took him 8 hours and 11 minutes to run the 26.2 miles but he accomplished his dream. If it’s tough for an experienced backpacker to climb Mount Kilimanjaro—imagine climbing it without legs! A double amputee since childhood, 31-year-old Canadian-born Spencer West, successfully made it to the top after a year of training. He completed the more than 19,000-ft climb in seven days and raised over $750,000 for a local Kenyan charity. Never make age or disability a reason not to achieve your goal!

Keep Going

Maintaining goals is a lengthy process. Endurance swimmer Diana Nyad, the first person to swim from Cuba to Florida without the aid of a shark cage, understood this principle. Her first attempt to cross the Florida Strait was in 1978 and she finally achieved her 35-year-long dream on her fifth attempt in 2013.

Winston Churchill advised in his shortest and most celebrated graduation speech, “Never, never, never, give up.”

FINANCIAL JUMPSTART 2014

The Bible tells us to know the condition of our possessions [Proverbs 27:23]. Start 2014 with understanding and awareness of your current economic situation and plan how your financial roadmap should look for the next twelve months.

Financial Plan

Planning is the key to money management. Do you have an action plan for your short-term goals as well as your long-term goals? Financially responsible individuals know what their current assets and liabilities are and what they need to do to