



The Financially Responsible Steward

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Who then is that faithful and wise steward, whom his lord shall make ruler over his household? Blessed is that servant! - Luke 12:42-43

MEDITATION SCRIPTURE

For unto us a child is born, unto us a son is given: and the government shall be upon his shoulder: and his name shall be called Wonderful, Counsellor, The mighty God, The everlasting Father, The Prince of Peace. Of the increase of his government and peace there shall be no end, upon the throne of David, and upon his kingdom, to order it, and to establish it with judgment and with justice from henceforth even for ever. The zeal of the Lord of hosts will perform this. - Isaiah 9:6-7

SOMETHING TO THINK ABOUT

Today, there are three kinds of people: the have's, the have-not's, and the have-not-paid-for-what-they-have's. - Earl Wilson

HOLIDAY WISHES

Have a great Thanksgiving (Thursday, Nov 25)!



MONEY SAVING APPS

Gone are the days when your only option was to clip, organize and haul hundreds of paper coupons out the door with you. If you have a smartphone, you can add to your arsenal coupon apps. Here are three great (FREE!) apps to help you save money:

- 1) Honey - Honey is a browser extension app that can save you money by automatically searching and applying coupon codes for thousands of online stores. Install the app on your web browser, and Honey will search through the best coupons available for the website you're shopping on. It'll even apply it to your cart at checkout, with no hassle for you. Honey works on Chrome, Firefox, Internet Explorer and Opera.
- 2) Ibotta - Ibotta is a cash back app that offers cash back rewards when shopping in store and online. Within the app, you'll see store-specific offers. When you see an offer that you

like, click on the plus button to add it to your clipped offers list. You don't have to do anything at the register when you're checking out! Instead, upload a picture of your receipt into the app or link a store account, and Ibotta will give you cash back. Once your total adds up to \$20, you can cash out and put that extra money toward your future grocery budget or a gift card.

3) Checkout 51 - Checkout 51 is a simple cash back app, similar to Ibotta, that rewards users for grocery shopping, gas purchases, and online purchases. The nice thing about Checkout 51 is that it's not as brand specific as some of the others. You can earn cash back for buying generic things like bananas, green onions and apples. Just like Ibotta, once your total balance equals \$20 or more, you can cash out.

CHRISTMAS SPENDING TIPS

Many of us will be out shopping for Christmas gifts. Be smart. Use wisdom and most of all, be honest about what you can spend and what you can't spend. A credit card is not extra money! When purchasing with a credit card, you are borrowing money that must be repaid. If at all possible, only use cash to pay for your gifts so that you'll know immediately when the shopping must end. If you don't have money to buy gifts, it's not the end of the world. Get crafty! Handwritten letters, homemade goodies, and the offering of your time (house cleaning, babysitting, laundry service, etc) and talents (cooking lessons, meal prep and delivery, etc) are excellent gifts! The Christmas season is not about trying to impress people with what you can buy anyway. It's first about acknowledging Jesus and recognizing that you'll always need Him and that you'll always need to seek Him. Before you try to get gifts for others, start with a gift for Jesus first....after all, we are celebrating His birthday!!



HOLIDAY WISHES

Have a very Merry Christmas (Saturday, Dec 25)!
YOU are the reason that Jesus came.

WANT MORE MONEY?

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