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[Charles Dickens](#), *David Copperfield*

“Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery.”



# Faith, Finances & *a* Fresh Start

God's Guide to Financial Freedom



**Your own finances:**

Part 1 Get informed

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Faith,  
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*a* Fresh  
Start



*Head in the Sand* attitude about money.  
Decide to get INFORMED!



The starting point:

What money have I got coming in?

**INCOME**

What do I spend my money on?

**EXPENDITURE**



What does your **BUDGET** look like?

Resources for building your budget: Paper version or Excel file.



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**GENEROSITY**



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**CULTIVATING A  
GENEROUS HEART**

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Why should we be generous?



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How to be generous-  
practically!



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**How to be generous-  
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- **Start small**



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**How to be generous- practically!**

- **Start small**
- **Have an attitude "it's all Gods  
anyway"**



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**How to be generous- practically!**

- **Start small**
- **Have an attitude "it's all Gods  
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- **Have a Kingdom of God focus**



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- **Have a Kingdom of God focus**
- **Live a simpler life**



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