

EIGHT PRINCIPLES FOR SURVIVING FINANCIAL CHALLENGES

Church members who are challenged financially and seek Welfare Assistance from Fast Offerings must change their spending patterns and organize into Survival Mode. Here are some principles to help make this transition:

1. Think of any or all income as a Resource to be spent only on what you need to Survive. Spending on anything will diminish our survival resources! So don't spend on anything that isn't a survival need.
2. Force yourself to focus on the Priorities for Survival: Mortgage (shelter), heat, water, electric, gas for transportation, car repairs & upkeep, essential food (no extras), essential clothing, and school expenses for children.
3. Most importantly, never forget you owe your debtors before you owe yourself.
4. Change to Survival Mode as soon as you get into trouble. Don't wait until you have nothing left!
5. Make up your mind to Do Without. For every impulse to buy anything, just say "No" if it doesn't fall within the Priorities for Survival List.
6. Never buy anything just because it is on sale! Too many fall into the trap of thinking that if it's on sale, it is right or clever to buy it or that if you get one free (something not absolutely necessary), you will save. You are dwindling vital resources!
7. For whatever reason someone gives you money, direct it to meeting Survival Needs. Do not fall into the delusion that unexpected funds are for the fun things you can't afford! All resources are to meet your Survival Needs! Putting fun and entertainment before essential needs is selling your and your children's welfare down the river!
8. Financial Challenges can be a teaching Moment for Children. Do not fail to teach children how to sacrifice and do without. Talk with them openly about your family's problems in simple language they can understand, and let them be a part of suggesting how you can direct your funds toward needs only. Work together as a family.

REMEMBER, IF YOU DON'T HAVE IT. DON'T SPEND IT!

WHEN YOU HAVE IT, SPEND IT ON WHAT YOU NEED. NOT ON WHAT YOU WANT!