PWOC

Protestant Women of the Chapel

-Songs, speaker
-Candy
-White bd, marker
-Opt. lyric sheets
-Hey items labeled with debts
-Beans

WORKSHOP: Personal Finances

by Autumn Rowland

LEADER'S GUIDE

RELEVANCE: Having an understanding of personal finances, rooted in contentment, can help us become better stewards of our money, even helping us to glorify God through it. This workshop is designed for anyone desiring to commit their personal finances to God. It covers: 1) contentment, 2) becoming debt-free, and 3) using a budget- all of which can bring tremendous freedom to our homes when we are no longer financially overcommitted.

CONTEXT: The contents of this workshop could be shortened for a devotion, but is otherwise best as a workshop, available for the entire PWOC body.

TIME: 75 minutes

HOOK YOUR AUDIENCE: (5 minutes)

Greet your Participants and welcome them to your workshop.

Play the song: "Cash or Christ" by Trip Lee, featuring Lecrea. As the song plays, you can play along with blingy props, lip-syncing, throwing Monopoly money- have some fun with it! If that's a bridge too far for you, invite a fun-loving friend to be your "guest rapper." You may want to have a few copies of the lyrics available for your Participants (see Appendix A in your Leader's Guide for a copy-ready lyrics page). This song is rap, and won't be everyone's preference, but encourage them to focus on the truth in the words. You may choose to only play a portion of this song.

https://www.youtube.com/watch?v=f8N62_nlaKQ

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MAKE YOUR POINT 1: **Contentment** (10 minutes)

(As a setup for the activity portion below, pass out five candies to one person at each table/group/cluster and give the remaining people 1-2 each. No need to explain what you're doing; let their curiosity simmer for a few minutes. You can give them permission to eat the candy, if you'd like.)

According to Google, the definition of contentment is: *a state of happiness and satisfaction.* How many of us are always wanting more of something? It can be anything. More time with our spouses, more money, more clothes, more time away. Or are you on the other end of the scale? Is your house too cluttered, too much stuff, too much in your schedule, too many commitments? Many times, I feel that, as women, we are never one hundred percent content with any one aspect of our lives. There is always room somewhere for growth.

Hebrews 13:5 (NIV) says: *Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you, never will I forsake you.'*

Isn't it interesting that those two phrases go together in Hebrews 13:5? **Why would the concept of keeping your life free from the love of money be paired with God's promise to never leave us?** Contentment is paired with God's companionship… do you see it there? *(Give them a couple seconds to re-read the verse and to let that thought sink in.)*

As human beings, our tendency is to try to fill a void with "filler items" that don't satisfy our actual needs. Take a minute to read the quote from Christianity Today that you have in your Participant's Guide:

> *There is nothing on this earth that can truly fill up our inner emptiness. Why? Blaise Pascal, a famous French mathematician and philosopher, put it like this: 'There is a God-shaped vacuum in the heart of every man which cannot be filled by any created thing, but only by God the Creator, made known through Jesus Christ.' If we try to stuff anything but God into that God-shaped hole in our lives, we'll end up dissatisfied, restless, discontent. But fill that God-shaped hole with God and what do we find? In a word:* ***contentment.*** -Christianity Today
>
> *https://www.christianitytoday.com/iyf/hottopics/faithvalues/8c6030.html*

What strikes you about this quote? *(Allow your participants to answer you. You may need to help them think through it. You could ask something like, "Would you agree that*

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there is a God-shaped hole inside each of us that nothing but God Himself will satisfy?" Try to get your participants to express their thoughts.) **What kinds of things do we use to try and fill this God-shaped hole?** *(Again, allow them to generate answers. You may want to record their answers on a whiteboard. Some answers will be obvious like alcohol or drugs, but press forward with them in the conversation to include really ordinary things that can have too much of a focus in our lives- like shopping or food or the approval of others… Take your time with this discussion; it will set the tone for the workshop.*

> *Note to trainer: Whenever you are asking your participants to share, especially if it's particularly personal (like, "What kinds of things do we use to try and fill this God-shaped hole?") it's always a good idea for you to share your honest response first. You can't expect your participants to risk an answer if you do not model that vulnerability. Also, keep in mind that questions like this should always be optional. You want to build a safe environment.*

What about comparison with others? Does that weigh in here? When I passed out the candy a few minutes ago, I gave more candy to some than I did to others. How did that make you feel? *(Let them answer. Build on their answers.)* **What are some other comparisons that we may make with others?** Think of examples that maybe seem unfair, or maybe something that makes you jealous. *(Brainstorm with your participants. Answers will be varied from houses and cars to maybe even spiritual gifts or talents. Again, you may want to record answers on a whiteboard.)* What is the end result to comparison with others? *(Pause for answers- bitterness, critical spirit, doubting God's love for us...)* In a word- discontentment; we are no longer satisfied with what we have.

We came into this world with nothing and we will leave with nothing. Filling our lives with *things* rather than with God leads only to discontentment. That's the irony of it- not being content with what we have (God) leads to us not being content with what we have (belongings). On the flip side, if we can draw our truest, deepest contentment from our relationship with God, then it is far easier to be content with what we have in regards to earthly belongings. Likewise, comparison to others leads only to discontentment. No amount of purchasing or competing will ever make us feel whole inside; only God can do that.

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ENGAGE YOUR LEARNERS 1: **Contentment in Scripture** (10 minutes)

Work with a partner or a small group of no more than four people. You will have the chance to share your answers with the whole group. *(When groups are ready to share out, have them read their passage first to the whole group and then share their findings.)*

Read the passage assigned to you and answer the following questions:

1. **How is contentment illustrated in this passage?**

2. **What could that look like in present-day life? In other words, based on this passage, what is one practical thing you could choose to DO (or NOT DO)?**

- **Luke 12:29-34** (NIV) *29 And do not set your heart on what you will eat or drink;
do not worry about it. 30 For the pagan world runs after all such things, and your
Father knows that you need them. 31 But seek his kingdom, and these things will
be given to you as well. 32 "Do not be afraid, little flock, for your Father has been
pleased to give you the kingdom. 33 Sell your possessions and give to the
poor. Provide purses for yourselves that will not wear out, a treasure in
heaven that will never fail, where no thief comes near and no moth destroys. 34 For
where your treasure is, there your heart will be also.*

- **Philippians 4:11-13** (NIV) *11 I am not saying this because I am in need, for I
have learned to be content whatever the circumstances. 12 I know what it is to be
in need, and I know what it is to have plenty. I have learned the secret of being
content in any and every situation, whether well fed or hungry, whether living in
plenty or in want. 13 I can do all this through him who gives me strength.*

- **1 Timothy 6:6-10** *6 But godliness with contentment is great gain. 7 For we
brought nothing into the world, and we can take nothing out of it. 8 But if we have
food and clothing, we will be content with that. 9 Those who want to get rich fall
into temptation and a trap and into many foolish and harmful desires that plunge
people into ruin and destruction. 10 For the love of money is a root of all kinds of
evil. Some people, eager for money, have wandered from the faith and pierced
themselves with many griefs.*

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- **1 Timothy 6:17-19** ***17*** *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.* ***18*** *Command them to do good, to be rich in good deeds, and to be generous and willing to share.* ***19*** *In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

MAKE YOUR POINT 2: **Debt** (15 minutes)

Play(and maybe lip sync!): Ka-Ching by Shania Twain
https://www.youtube.com/watch?v=iEe3hBXZEyI
(Start at 30 seconds in, Stop at 2:50 seconds)

> *Note to trainer: You may want to have a few copies of the lyrics to this song to set out on the tables for those who like to read the words as they listen. A copy-ready lyric sheet is available in Appendix A of your Leader's Guide.*

Debt, for the most part, is viewed as the norm in our society. I've heard people say that debt is a normal thing and "everyone has it." I'm sure you've heard similar statements.

How do *you* view debt? Listen to this verse from **Proverbs 22:7**, *The rich rule over the poor, and the borrower is slave to the lender.* That sounds pretty harsh, doesn't it? There are no qualifiers to say which type of debt causes a borrower to be slave to the lender. The proverb is just a blanket statement that borrowing brings slavery with it.

Debt can have a weighed-down effect on you. Your debt is looming over you, following you forever. Right? That's how some of us feel.

> *Note to trainer: A cool visual here could be to use a backpack. Have a volunteer wear the backpack. Find several heavy items from home and label them with your statistics- like a jug of juice could have "Auto Loans $29k" written on it; the bigger the debt, the bigger the item should be. As you mention each item, add it to the backpack. You may want to pack the larger items first to make it easier to remove the smaller debts later when you're talking about the Debt Snowball. The next time your participants see a backpack, or a jug of juice, they will likely remember your illustration. Teaching in this way gives ties into real life that will act as cues for recalling your words.*

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Debt.com states the average debt per household is: mortgage $180k, student loans $50k, auto loans $29k & credit cards $16k. THAT'S $259 THOUSAND DOLLARS. Just a perspective, on a staff sergeant base pay, it would take 6.5 years to make that much just on base pay. *(Ask your volunteer wearing the backpack to stay…maybe ask her how she's feeling.)*

> *Note to trainer: It would be much better if you could use your own story here, or perhaps make arrangements for a guest to tell their story. This will add a much more personable tone to your class, rather than reading the story of a complete stranger.*

(As you share your own debt figures, continue adding labeled items to the backpack. Make sure all the items together- the national averages above and your personal numbers below- are manageable in weight and bulk for one person wearing one backpack, or you could choose to use one person with a backpack for the national averages and a second person with a backpack for your personal example.)

My Story: *(Ask a volunteer to be your "calculator" to visually represent your numbers on a white board as you speak.)* Five years ago, my husband and I had over 51 thousand dollars in debt. We had three student loans ($14k, $8k, $2k) and two car loans ($16k & $11k). We paid off the two smaller student loans by normal payment schedules and with our tax return the first year, leaving $41k in debt. It always seemed like we had too many bills not enough paycheck. We found out we were moving to Alaska and knew we "needed" an SUV and so we traded in our $16k car for a $30k loan BRAND NEW Subaru (terrible idea FYI), and sold the second car, leaving the $14k student loan and $30k car loan. While on leave, before the move, we actually received an $8,000 check in the mail for one student loan from the loan company (I will tell you about that in a few moments) which brought our total debt down to $36k.

We moved to Alaska and bought another vehicle because I was "going to go crazy" if we had to continue as a one-car family; +$15k, which put us over the $50,000 mark. Then a funeral and three plane tickets to the east coast, $2800. It was at about that time (February, 2016) that I became serious about tackling our debt, which was about $54,000 by this time. Our taxes came in a few months later and we finished paying off the final student loan and the funeral tickets (-$8800). Also, in 2018, we received our first ever "re-enlistment bonus" and that paid off the second vehicle, leaving us with $14,000 in debt on the Subaru. That is where we are currently. We have plans to purchase a camper, but our goal is to pay cash rather than taking out a loan and adding to our debt.

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So how did I go from having around $50,000 in debt two years ago to $14,000 today? With the Grace of God!!!!! I want to share how am I combatting debt and trying to live a debt free lifestyle. I have two personal recommendations that I have personally used with success- the **"Debt Snowball" method** and the **SCRA (Soldiers Civil Relief Act)**.

The principle of the Debt Snowball is to build momentum (just as a rolling snowball would build) by paying off your debts from the smallest to the greatest. Basically, you list every debt you have, placing the smallest amount at the top of your list and the largest amount at the bottom of the list. Then, you work on paying off your debts in that order, tackling the easiest ones first- paying as much as possible on whichever debt is at the top of your list, while maintaining minimum payments on all other items on your list. When number one on your list is paid off, you move on to the second item, increasing payments as much as possible to knock it out ASAP. As you move down the list, your maximum payment amount will increase, or "snowball," since you are no longer making regular payments on those debts that have already been wiped out. The Debt Snowball method gives quick wins up front which builds confidence and inspires hope. We'll take a closer look at the Debt Snowball method in our activity in just a few minutes.

The **Soldiers Civil Relief Act** (SCRA) is a federal law that caps interest at 6% for debt incurred before joining the military. This includes credit card debt, auto loans, student loans, and mortgages. Companies are only required to honor the 6% interest rate cap for debt acquired *before* active duty, however, a few companies go above and beyond to include debt incurred *during* active duty and may possibly even include the spouse's debt as well. Our student loan company was charging us 19% interest for 7 years, which is how the $8,000 refund check that I mentioned earlier came about.

In Appendix A of your Participant's Guide, you'll find additional information for SCRA along with contact information for credit card companies. Keep in mind that companies go above and beyond to extend the benefit to active duty time and some companies also extend the benefit to spouses as well! Doesn't hurt to ask even if you don't qualify.

(Ask the volunteer(s) how wearing the backpack feels. Ask them how they would feel carrying that looming debt around every day for the rest of their lives.)

Now we're going to look at how to conquer that debt following the **Debt Snowball** method. Remember that the Debt Snowball method tackles the smallest debts first, so

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I'm going to remove some of the smaller items out of the backpack(s). *(Begin removing items out of the backpack(s), from the smallest numbers to the greatest. Keep checking in with the wearer(s) of the backpacks to see how they are feeling as the weight is being incrementally lifted. Thank your volunteer(s) and ask them to sit down.)*

ENGAGE YOUR LEARNERS 2: **Debt Snowball** (10 minutes)

Study the diagrams below. Use the blank table to plug the sample debt and minimum payment amounts listed below. You're welcome to work with your partner/small group.

> *Note to trainer: While your participants are working, float around the room to answer questions and offer support. Keep an eye on their progress. Help your participants actually engage in the activity. When it seems to be winding down, pull the group back together and move on to Point 3.*

Step One: List your debts from the smallest to the largest, ignoring interest rates. Add the amount of extra money available from your budget and apply it to the first line item only.

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
Credit Card #1	$300	$25	$200	$225/mo
Medical Bill	$1,100	$100	---	$100/mo
Car Loan	$15,450	$350	---	$350/mo
Student Loan	$33,690	$385	---	$385/mo

Step Two: After the first line item is paid off, apply that total payment (the minimum payment plus the $200 extra amount from your budget) to the next line item.

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
~~Credit Card #1~~	~~$300~~	~~$25~~	~~$200~~	~~$225/mo~~
Medical Bill	$1,100	$100	$225	$325/mo
Car Loan	$15,450	$350	---	$350/mo
Student Loan	$33,690	$385	---	$385/mo

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Step Three: When the second line item is paid off, apply that total payment (both minimum payments from lines 1 and 2, plus the original $200 extra amount) to the third line item.

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
~~Credit Card #1~~	~~$300~~	~~$25~~	~~$200~~	~~$225/mo~~
~~Medical Bill~~	~~$1,100~~	~~$100~~	~~$225~~	~~$325/mo~~
Car Loan	$15,450	$350	$325	$675/mo
Student Loan	$33,690	$385	---	$385/mo

Step Four: When the third line item is paid off, apply that total payment to the last line item. Notice how large the total payment becomes!

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
~~Credit Card #1~~	~~$300~~	~~$25~~	~~$200~~	~~$225/mo~~
~~Medical Bill~~	~~$1,100~~	~~$100~~	~~$225~~	~~$325/mo~~
~~Car Loan~~	~~$15,450~~	~~$350~~	~~$325~~	~~$675/mo~~
Student Loan	$33,690	$385	$675	$1,060/mo

Practice the Debt Snowball Method:

1. Order your debts from the smallest to the largest in the table provided below.
    - Car Loan $15k (payment $350/mo.)
    - RV Loan $20k (payment $400/mo.)
    - Student Loan $10k (min. payment $50/mo.)
    - Credit Card #1 $1,500 (min. payment $25/mo.)
    - Credit Card #2 $2,700 (min. payment $25/mo.)
    - Furniture Store $900 (min. payment $30/mo.)

2. The "Extra Amount" available in your budget is $200/mo., so add that amount to the first line item only.

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3. Pretend the first item (the Furniture Store) is paid off. Cross it off, then add the "Total Payment" from line 1 in the "Extra Payment" column for line 2 (Credit Card #1). Refer to the examples above if this seems confusing.

4. Continue this process for each line item, paying them off one at a time.

Practice Debt Snowball

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
1.				
2.				
3.				
4.				
5.				
6.				

MAKE YOUR POINT 3: **Budget** (5 minutes)

Let's talk about the "B" word....BUDGET. How many of you ladies actually make a budget, either paper or digital? The 2017 survey by Career Builder found that three-fourths of U.S. workers struggle to make ends meet. Look at the three people closest to you. Statistically, those are the three people that can't make ends meet. How does this relate to your budget? They go hand-in-hand because a budget tells your money where to go, empowering you to make informed financial decisions.

How many times have you gone to check your bank account, expecting to see a certain number, but then when you look it up, the amount is not what you thought it would be at all? Having a budget helps avoid the discomfort of never really knowing quite where you're at financially, and it helps you make better choices in how you spend your money.

If your desire is to glorify God with your finances, then an essential part of your budget will be your tithe, which is money given to a church or ministry. The word tithe literally means "one-tenth." It is mentioned several times in the Old Testament, instructing the

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people of God to give one-tenth of all they had (ex. Gen. 14:19-20, Gen. 28:20-22). If you make $5,000 a month, your tithe would be $500 a month.

Tithing seems counter-intuitive. Why would I give away $500 a month if I could be using that money to pay off my debt? The short answer is, "because God said so." Tithing has a way of freeing us up inside. The truth is that 100% of my money is given to me by God and He only asks for 10% of it back. That is the key of tithing- all belongs to God.

When I follow in obedience to give that 10%, it loosens my grip on "my" money. God has a place within my finances, and that, my friends, is key. It has been said, "You can't out-give God." When we tithe, He is sure to bless. Money tends to go a little farther and we actually end up better off than we were before tithing. In Malachi 3, God actually invites us to "test Him" through tithing.

Malachi 3:10-11 ***10*** *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.*

(Have volunteers read the verses below.)

2 Chronicles 29:14 *But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.*

2 Corinthians 9:7-8 *Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.*

When I budget, my tithe always comes out of my money earned first- I give God His requested amount first. Do you know why I do that? Giving the money to God first keeps my eyes on Him and invites Him into my finances.

There are countless websites with free resources and budgeting printouts if you're a paper-and-pen type of girl; Pinterest has a wealth of information. If you are an app person, the app I recommend is **Every Dollar**. Whichever resource you use to track spending, your goal is to have a "zero-based budget," meaning that EVERY dollar that

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gets deposited has a place to go. It will either go towards debt or other expenses. **Financial Peace** is also a great resource that is often offered through our chaplains.

ENGAGE YOUR LEARNERS 3: **Budget Bean Game** (15 minutes)

My favorite activity with my son is learning through games. So, we are going to play a budgeting game called "The Bean Game,". Jana Darrington, M.S. Family and Consumer Science Agent, Utah State University.

http://financeintheclassroom.org/downloads/BeanGameExtension.pdf

Round 1:

Work with your partner/small group. Your group will be given 20 beans to "spend." Use the "Budget Bean Game" page from the back of your Participant's Guide (Appendix B).

If your group chooses to tithe, set aside two of your beans.

Select one item in each of the categories with the gold stars (Food, Housing, Furnishings, Transportation, Insurance and Clothing & Laundry). Once you have finished selecting items in the required categories, continue selecting items until you have used up your 20-bean income. Discuss these questions as a group:

- Why did you choose the items you did? In what ways were you influenced by your values? Your goals? Your previous experiences? Compare how you spent your beans with another group.

Round 2:

OH NO, Finance messed up your pay and now your paycheck is only 13 beans! Decide where you will cut to keep your budget correct. What will you give up? Make changes until you only have 13 beans on your spending sheet. Note: If your group chose to tithe, leave one bean set aside for God. Discuss these questions as a group:

- What kinds of items did you choose to give up? Why? Did you learn anything about yourself in this process? Compare your budget-cutting choices with another group.

(Bring the whole group back together. Wrap up discussion about The Bean Game. If time allows, you may want to invite individuals or groups to share about their experience.)

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APPLY IT TO LIFE: (5 minutes)

God will never leave you or forsake (give up on) you. He will step in and fill that God-shaped hole as you invite Him to do so. He doesn't want you to worry about debt and bills and struggling.

Have you ever asked God to help with your finances? I want you to take a minute and reflect and ask God to come into your finances and money. Ask him to show you what you need help with. Ask him to take away the wanting of things if that's your struggle.

What is God nudging you to do? Write at least one thing down before you leave.

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Appendix A: Song Lyrics

Cash or Christ by Trip Lee

Featuring Lecrea

Chorus:
Forget about the cash, Forget about the clothes, Forget about the stash, Forget about the dough, Forget about the cars, Forget about the rims, Forget about dem stars, Forget about the benz, Forget about the big crib, tryna get rich, The big six-fo, plenty dough and tryna sip chrys, Forget the cash and chains, that stuff will pass away, And you can't take it with you to yer after days

Most' concerned with the cheddar flow, but dawg I gotta let em know, A lot of reasons we should be seeking Jesus instead of dough, Instead of mo material things, the jewelry n fame, I speak of the King, but most ain't feeling me main, They would rather let they money stack, tryna get a hundred stack, They pockets fat, but they not ready when Christ is coming back, If they only knew the real truth about the comin wrath, They would probably race to Him faster than a runnin' back, I know the things the cheddar buys, will attract and catch the eyes, Instead of ice, it'd be nice, if we would invest in life, Instead of all that flashy stuff, tryna get our status up, His wrath is just, so if we don't seek Him dawg then we outa luck, What good is it to gain the world and in'da end lose ya soul?
It's foolish bro, there's a lovin Savior you can truly know, I know you seeking satisfaction, you can't find it though, Tryna dash for the cash and designer clothes *(chorus)*

Got money, got whips, got ice
Still broke homeboy! No Christ
Got a debt to pay, some real heavy wages
And the payment for sin is pretty outrageous
I seen him park the car, suicide do's
Without Christ he walking through a suicide do'
The dollar bill say in God we trust
It's funny cause money is the only God we trust
And she say that she a Christian, but I can't tell
She ain't depending on God, she depend on man
1 stack, 2 stack, 3 stack, fo, They spent they whole life stacking up dough, And when they die not a dimes gone go, Now they physically rich, but they spiritually po', And they probably never heard of 1 Corinthians chapter fo', 'Cause they said they can't imagine God's people being po', whoa *(chorus)*

You might want you some change, yeah you might want a crib, But tell me where the Bible say that Jesus want us rich? It says we should be content if we got food and clothin, That's the truth and bro, we tripping really being foolish homie, We shouldn't put no value on fallin screens and stylish chrome, Even if you saved that stuff can't go with you when you back at home, So allow me to encourage you, if you agree the Word is true, You can only serve one Master, some of us is serving two, 'Can't serve God and cash, can't love the world and Christ
Put money out ya mind, focus on eternal life 'Can't speak from experience, I ain't seen it but I'm betting, Treasures of this world ain't nothing next to the ones that's up in Heaven, Feel free to store em up, since we found the Lord is just
Amazing let us praise Him main and try to give Him more of us, Let us live our life with Him, spend our days and nights with Him, Ignore the trash the world has to offer and delight in Him *(chorus)*

Ka-Ching *by Shania Twain*

We live in a greedy little world-- that teaches every little boy and girl
To earn as much as they can possibly--then turn around and spend it foolishly
We've created us a credit card mess, We spend the money that we don't possess
Our religion is to go and blow it all, so, it's shopping every Sunday at the mall

All we ever want is more, A lot more than we had before
So, take me to the nearest store

Can you hear it ring, It makes you wanna sing,
It's such a beautiful thing--Ka-ching!
Lots of diamond rings, The happiness it brings
You'll live like a king, With lots of money and things

When you're broke, go and get a loan, Take out another mortgage on your home
Consolidate so you can afford, To go and spend some more when you get bored

All we ever want is more, A lot more than we had before
So take me to the nearest store
Can you hear it ring, It makes you wanna sing
It's such a beautiful thing--Ka-ching!
Lots of diamond rings, The happiness it brings
You'll live like a king, With lots of money and things Let's swing,

Dig deeper in your pocket
Oh, yeah, ha, Come on I know you've got it
Dig deeper in your wallet, Oh

All we ever want is more, A lot more than we had before
So take me to the nearest store

Can you hear it ring, It makes you wanna sing
It's such a beautiful thing--Ka-ching!
Lots of diamond rings, The happiness it brings
You'll live like a king, With lots of money and things
Can you hear it ring, It makes you wanna sing
You'll live like a king, With lots of money and things, Ka-ching!

Appendix B: Servicemembers Civil Relief Act (SCRA)

Protections offered by the SCRA include:

- your landlord from evicting you unless the rent is higher than $3,451.20 per month (this amount changes every year)
- Stops foreclosures without a court order
- Your vehicle can't be repossessed without a court order if you made a deposit, or at least one payment before you joined
- You can't be taken to court for civil proceedings, this includes divorce and child support hearings
- Keeps the owner of a self-storage facility from selling your belongings for overdue rent without a court order

Benefits offered by the SCRA include:

- Lets you to terminate your current cell phone contract if you relocate for at least 90 days to a location that doesn't have coverage under your current cell phone provider
- Lets you end a vehicle lease you signed before joining if you are mobilized, PCS OCONUS, or deploy OCONUS for at least 180 days
- Lets you end a housing lease without penalty if you deploy for 90 days or more
- Limits interest on all loans taken out before joining the military to 6 percent. This includes auto loans, mortgages, student loans, credit cards, etc.
- Also, it says that if you use any of your SCRA rights and delay payments it won't reflect on your credit report

https://www.military.com/benefits/military-legal-matters/scra/servicemembers-civil-relief-act-overview.html

Official SCRA Website (use this website to obtain Active Duty start date)**:**
https://scra.dmdc.osd.mil/scra/#/home

Companies who go above and beyond to support the SCRA:
https://militarybenefits.info/companies-who-support-the-scra/

Favorite Facebook Group: SCRA Questions Answers and Info

Sample Letter to a Company Regarding SCRA

01/09/2018

Bryan & Autumn Rowland

XXXXXX St

Fort Wainwright AK 99703

Re: Bryan & Autumn Rowland

Dear Sir or Madam,

I am requesting that the interest rate on my account be reduced to 6% per the Servicemen's Civil Relief Act (50 U.S.C. App Section 501-596).

The SCRA sets a 6% per annum ceiling on interest charges (including service charges, renewal charges, and fees) during the period of military service. I understand that the rate applies if the obligation was incurred before entering active duty and if the military duty materially affects one's ability to pay. I incurred this debt prior to my entry into the Armed Forces, at a time when I was earning substantially more than I am now. My entry into military service has substantially affected my ability to meet this obligation at the original interest rate.

For verification of my military status the Department of Defense has set up a website for your use. The address is www.dmdc.osd.mil/scra/owa/home.

Enclosures:

SCRA Fact Sheet
Army Leave and Earnings Statement

Thank you for your assistance in this matter.

Sincerely,

FACT SHEET

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The SCRA protects persons serving on active duty from adverse consequences to their legal rights that may result from such service. Some SCRA protections apply to reservists and guardsmen called to serve on active duty. Other protections apply to members who are just entering active duty; members whom have always been on active duty; and, military dependents including spouse, children, and those you provide with more than one-half of their support. Either you, someone you've named under a Power of Attorney, or an attorney may assert your rights. Please contact us at the law center with any questions. Either call us at 850-882-4611, or stop by during our legal assistance walk-in hours (Monday 1300-1500 and Wednesday 0800-1000).

Some of the rights available under the SCRA include:

Administrative or Court Proceeding: If you are involved in an administrative proceeding of any kind or a civil court case and cannot appear because of your military service, you may request an automatic 90-day delay, and request additional delays, while serving on active duty or within 90 days after completing an active duty assignment.

Automobile Lease: You may terminate an automobile lease that was entered into before: (1) being called to active duty for a period of 180 or more days; (2) receiving orders for a permanent change of duty station outside the U.S., or from a duty station outside the U.S.; or (3) deploying with a military unit for 180 days or more.

Rental Lease: You may terminate a rental lease that was entered into before: (1) being called to active duty; (2) receiving orders for a permanent change of duty station; (3) deploying with a military unit for 90 days or more; or (4) separating or retiring from the military.

Contracts: A creditor cannot terminate an installment contract for the purchase, lease or bailment of real or personal property, such as an automobile, that you entered into before serving on active duty, without a court order.

Eviction: You or your dependents cannot be evicted from your primary residence while serving on active duty without a court order. Even with a court order, evictions could be delayed 90 days.

Foreclosures and Forced Sales: A mortgagor or lien holder cannot foreclose a mortgage or enforce a lien on property you acquired before serving on active duty.

Interest Rates: On purchases you made before serving on active duty, interest-rate payments cannot be over 6% -including credit cards and mortgages, but not student loans. Sample letter to credit card company. Requires Acrobat Reader.

Insurance: Private professional, health or life insurances that you acquired before serving on active duty cannot be terminated if your military service affects your ability to pay the premiums. You may also suspend such insurances while on active duty.

Judgments: A default judgment cannot be entered against you while on active duty without a court-appointed attorney. Such judgments may be reopened within 60 days after active duty.

State & Federal Income Taxes: If active duty service materially affects your ability to pay state or federal income taxes, such taxes may be deferred. You are subject to state taxes based on your military income or other property, such as a car, only to your state of legal residency.

Appendix C: Budget Bean Game

Housing with Utilities

- live with relatives sharing cost of utilities (no phone) ☐☐
- share an apartment or house with others, including basic utilities (no phone) ☐☐☐
- rent place of your own, including basic utilities (no phone) ☐☐☐☐

Communications

	No cost
No phone	
Phone with limited long distance calls	☐
Phone with many long distance calls	☐☐
Cell phone	☐
High-speed Internet	☐☐

Savings

	No cost
Change in piggy bank	
Five percent of income	☐
Ten percent of income	☐☐
Invest for retirement	☐☐
Contribution to charities and religious groups	☐

Insurance

Auto

- Liability coverage only ☐☐
- Complete coverage ☐☐☐

Health and Disability

	No Cost
No coverage	
Fringe benefits of job	☐
Basic health coverage	☐☐
Individual health & disability coverage	☐☐☐

Renters

- Property and liability coverage ☐

Gifts

- Make your own ☐
- Purchase cards or small gifts occasionally ☐☐
- Purchase frequent gifts for family and friends ☐☐☐

Furnishings

	No cost
Borrow from relatives or friends	
Rent furniture or live in furnished apartment	☐
Buy at a garage sale or thrift shop	☐
Buy new furniture	☐☐

Recreation

	No cost
Hiking, walking, visiting friends or library	
TV, snacks, picnics, driving around	☐
Cable TV, sports and movies	☐☐
Fishing, hunting, hobbies	☐☐
CDs/music, books, DVDs	☐☐
Concerts, vacations & spectator sports	☐☐☐

Food

Cook at home; dinner out once a week	☐☐
Frequent fast food lunches and weekly dinner out; cook other meals at home	☐☐☐
All meals away from home	☐☐☐☐

Transportation

	No cost
Walk or bike	
Ride bus or join a carpool	☐
Buy fuel for family car	☐☐
Buy used car and fuel	☐☐☐
Buy new car and fuel	☐☐☐☐

Personal care

- Basic products like soap, shampoo, toothpaste, make-up, etc. ☐
- Occasional professional haircuts, basic personal care products ☐☐
- Regular professional hairstyling, name brand personal care products ☐☐☐

Clothing & Laundry

Clothing

	No Cost
Wear present wardrobe	
Use your sewing skills	☐
Buy at a discount store, thrift shop, or used clothing store	☐
Buy at a department store	☐☐
Shop for designer clothes	☐☐☐

Laundry

	No Cost
Do laundry at parents	
Use Laundromat; some dry cleaning	☐
Rent or purchase washer or dryer	☐

More choices

- Books or other items purchased on installment plan ☐
- Newspaper and magazine subscriptions ☐
- New TV, DVD player or iPod ☐☐

★ Gold Star denotes Required Category

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PWOC

Protestant Women of the Chapel

WORKSHOP: Personal Finances

by Autumn Rowland

PARTICIPANT'S GUIDE

RELEVANCE: Having an understanding of personal finances, rooted in contentment, can help us become better stewards of our money, even helping us to glorify God through it. This workshop is designed for anyone desiring to commit their personal finances to God. It covers: 1) contentment, 2) becoming debt-free, and 3) using a budget- all of which can bring tremendous freedom to our homes when we are no longer financially overcommitted.

INTRO: Song: **Cash or Christ** by Trip Lee

POINT 1: Contentment

- Google, the definition of contentment: *a state of happiness and satisfaction.*
- **Hebrews 13:5** (NIV) says: *Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you, never will I forsake you.'*
    - **Why would the concept of keeping your life free from the love of money be paired with God's promise to never leave us?**
    - Contentment is paired with God's companionship.

There is nothing on this earth that can truly fill up our inner emptiness. Why? Blaise Pascal, a famous French mathematician and philosopher, put it like this: 'There is a God-shaped vacuum in the heart of every man which cannot be filled by any created thing, but only by God the Creator, made known through Jesus Christ.' If we try to stuff anything but God into that God-shaped hole in our lives, we'll end up dissatisfied, restless, discontent. But fill that God-shaped hole with God and what do we find? In a word: ***contentment.*** -Christianity Today

https://www.christianitytoday.com/iyf/hottopics/faithvalues/8c6030.html

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- **What kinds of things do we use to try and fill this God-shaped hole?**

- **What comparisons do we make with others?**

- Not being content with what we have (God) leads to us not being content with what we have (belongings). On the flip side, if we can draw our truest, deepest contentment from our relationship with God, then it is far easier to be content with what we have in regards to earthly belongings.

- Likewise, comparison to others leads only to discontentment.

ACTIVITY 1: Contentment in Scripture

Work with a partner or a small group of no more than four people. You will have the chance to share your answers with the whole group.

Read the passage assigned to you and answer the following questions:

1. **How is contentment illustrated in this passage?**

2. **What could that look like in present-day life? In other words, based on this passage, what is one practical thing you could choose to DO (or NOT DO)?**

- **Luke 12:29-34** (NIV) *29 And do not set your heart on what you will eat or drink; do not worry about it. 30 For the pagan world runs after all such things, and your Father knows that you need them. 31 But seek his kingdom, and these things will be given to you as well. 32 "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. 33 Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. 34 For where your treasure is, there your heart will be also.*

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- **Philippians 4:11-13** (NIV) ***11*** *I am not saying this because I am in need, for I have learned to be content whatever the circumstances.* ***12*** *I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.* ***13*** *I can do all this through him who gives me strength.*

- **1 Timothy 6:6-10** ***6*** *But godliness with contentment is great gain.* ***7*** *For we brought nothing into the world, and we can take nothing out of it.* ***8*** *But if we have food and clothing, we will be content with that.* ***9*** *Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.* ***10*** *For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.*

- **1 Timothy 6:17-19** ***17*** *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.* ***18*** *Command them to do good, to be rich in good deeds, and to be generous and willing to share.* ***19*** *In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

POINT 2: **Debt**

- Song: **Ka-Ching** by Shania Twain
- **Proverbs 22:7** *The rich rule over the poor, and the borrower is slave to the lender.*
- Debt.com states the average debt per household is $259,000

Debt Snowball Method- The principle of the Debt Snowball is to build momentum by paying off your debts from the smallest to the greatest. Work on paying off your debts in that order, tackling the easiest ones first- paying as much as possible on whichever debt is at the top of your list, while maintaining minimum payments on all other items on your list. When number one on your list is paid off, you move on to the second item, increasing payments as much as possible to knock it out ASAP.

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The **Soldiers Civil Relief Act (SCRA)** is a federal law that caps interest at 6% for debt incurred before joining the military. This includes credit card debt, auto loans, student loans, and mortgages. Companies are only required to honor the 6% interest rate cap for debt acquired *before* active duty, however, a few companies go above and beyond to include debt incurred *during* active duty and may possibly even include the spouse's debt as well. *(See Appendix A for SCRA resources)*

ACTIVITY 2: Debt Snowball

Study the diagrams below. Use the blank table to plug the sample debt and minimum payment amounts listed below. You're welcome to work with your partner/small group.

Step One: List your debts from the smallest to the largest, ignoring interest rates. Add the amount of extra money available from your budget and apply it to the first line item only.

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
Credit Card #1	$300	$25	$200	$225/mo
Medical Bill	$1,100	$100	---	$100/mo
Car Loan	$15,450	$350	---	$350/mo
Student Loan	$33,690	$385	---	$385/mo

Step Two: After the first line item is paid off, apply that total payment (the minimum payment plus the $200 extra amount from your budget) to the next line item.

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
~~Credit Card #1~~	~~$300~~	~~$25~~	~~$200~~	~~$225/mo~~
Medical Bill	$1,100	$100	$225	$325/mo
Car Loan	$15,450	$350	---	$350/mo
Student Loan	$33,690	$385	---	$385/mo

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Step Three: When the second line item is paid off, apply that total payment (both minimum payments from lines 1 and 2, plus the original $200 extra amount) to the third line item.

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
~~Credit Card #1~~	~~$300~~	~~$25~~	~~$200~~	~~$225/mo~~
~~Medical Bill~~	~~$1,100~~	~~$100~~	~~$225~~	~~$325/mo~~
Car Loan	$15,450	$350	$325	$675/mo
Student Loan	$33,690	$385	---	$385/mo

Step Four: When the third line item is paid off, apply that total payment to the last line item. Notice how large the total payment becomes!

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
~~Credit Card #1~~	~~$300~~	~~$25~~	~~$200~~	~~$225/mo~~
~~Medical Bill~~	~~$1,100~~	~~$100~~	~~$225~~	~~$325/mo~~
~~Car Loan~~	~~$15,450~~	~~$350~~	~~$325~~	~~$675/mo~~
Student Loan	$33,690	$385	$675	$1,060/mo

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Practice the Debt Snowball Method:

1. Order your debts from the smallest to the largest in the table provided below.
    - Car Loan $15k (payment $350/mo.)
    - RV Loan $20k (payment $400/mo.)
    - Student Loan $10k (min. payment $50/mo.)
    - Credit Card #1 $1,500 (min. payment $25/mo.)
    - Credit Card #2 $2,700 (min. payment $25/mo.)
    - Furniture Store $900 (min. payment $30/mo.)

2. The "Extra Amount" available in your budget is $200/mo., so add that amount to the first line item only.

3. Pretend the first item (the Furniture Store) is paid off. Cross it off, then add the "Total Payment" from line 1 in the "Extra Payment" column for line 2 (Credit Card #1). Refer to the examples above if this seems confusing.

4. Continue this process for each line item, paying them off one at a time.

Practice Debt Snowball

Debt	Amount Owed	Minimum Payment	Extra Amount	Total Payment
1.				
2.				
3.				
4.				
5.				
6.				

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POINT 3: Budget

Tithe means "one-tenth." It is mentioned several times in the Old Testament, instructing the people of God to give one-tenth of all they had (ex. Gen. 14:19-20, Gen. 28:20-22).

- The truth is that 100% of my money is given to me by God and He only asks for 10% of it back. That is the key of tithing- all belongs to God.

- **Malachi 3:10-11** ***10*** *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the* LORD *Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.*

- **2 Chronicles 29:14** *But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.*

- **2 Corinthians 9:7-8** *Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.*

Budget App: **Every Dollar**. Whichever resource you use to track spending, your goal is a Zero-based budget- EVERY dollar that gets deposited has a place to go.

ACTIVITY 3: Budget Bean Game

"The Bean Game,". Jana Darrington, M.S. Family and Consumer Science Agent, Utah State University. *http://financeintheclassroom.org/downloads/BeanGameExtension.pdf*

Round 1:
Work with your partner/small group. Your group will be given 20 beans to "spend." Use the "Budget Bean Game" page from the back of your Participant's Guide (Appendix B).

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Select one item in each of the categories with the gold stars (Food, Housing, Furnishings, Transportation, Insurance and Clothing & Laundry). Once you have finished selecting items in the required categories, continue selecting items until you have used up your 20-bean income. Discuss these questions as a group:

- Why did you choose the items you did? In what ways were you influenced by your values? Your goals? Your previous experiences? Compare how you spent your beans with another group.

Round 2:

OH NO, Finance messed up your pay and now your paycheck is only 13 beans! Decide where you will cut to keep your budget correct. What will you give up? Make changes until you only have 13 beans on your spending sheet. Discuss these questions as a group:

- What kinds of items did you choose to give up? Why? Did you learn anything about yourself in this process? Compare your budget-cutting choices with another group.

APPLY IT TO LIFE:

God will never leave you or forsake (give up on) you. He will step in and fill that God-shaped hole as you invite Him to do so. He doesn't want you to worry about debt and bills and struggling.

Have you ever asked God to help with your finances? I want you to take a minute and reflect and ask God to come into your finances and money. Ask him to show you what you need help with. Ask him to take away the wanting of things if that's your struggle.

What is God nudging you to do? Write at least one thing down before you leave.

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- Keeps the owner of a self-storage facility from selling your belongings for overdue rent without a court order

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- Lets you to terminate your current cell phone contract if you relocate for at least 90 days to a location that doesn't have coverage under your current cell phone provider
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- Lets you end a housing lease without penalty if you deploy for 90 days or more
- Limits interest on all loans taken out before joining the military to 6 percent. This includes auto loans, mortgages, student loans, credit cards, etc.
- Also, it says that if you use any of your SCRA rights and delay payments it won't reflect on your credit report

https://www.military.com/benefits/military-legal-matters/scra/servicemembers-civil-relief-act-overview.html

Official SCRA Website (use this website to obtain Active Duty start date)**:**
https://scra.dmdc.osd.mil/scra/#/home

Companies who go above and beyond to support the SCRA:
https://militarybenefits.info/companies-who-support-the-scra/

Favorite Facebook Group: SCRA Questions Answers and Info

Sample Letter to a Company Regarding SCRA

01/09/2018

Bryan & Autumn Rowland

XXXXXX St

Fort Wainwright AK 99703

Re: Bryan & Autumn Rowland

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For verification of my military status the Department of Defense has set up a website for your use. The address is www.dmdc.osd.mil/scra/owa/home.

Please see the enclosed Fact Sheet for further information about SCRA.

Thank you for your assistance in this matter.

Sincerely,

FACT SHEET

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The SCRA protects persons serving on active duty from adverse consequences to their legal rights that may result from such service. Some SCRA protections apply to reservists and guardsmen called to serve on active duty. Other protections apply to members who are just entering active duty; members whom have always been on active duty; and, military dependents including spouse, children, and those you provide with more than one-half of their support. Either you, someone you've named under a Power of Attorney, or an attorney may assert your rights. Please contact us at the law center with any questions. Either call us at 850-882-4611, or stop by during our legal assistance walk-in hours (Monday 1300-1500 and Wednesday 0800-1000).

Some of the rights available under the SCRA include:

Administrative or Court Proceeding: If you are involved in an administrative proceeding of any kind or a civil court case and cannot appear because of your military service, you may request an automatic 90-day delay, and request additional delays, while serving on active duty or within 90 days after completing an active duty assignment.

Automobile Lease: You may terminate an automobile lease that was entered into before: (1) being called to active duty for a period of 180 or more days; (2) receiving orders for a permanent change of duty station outside the U.S., or from a duty station outside the U.S.; or (3) deploying with a military unit for 180 days or more.

Rental Lease: You may terminate a rental lease that was entered into before: (1) being called to active duty; (2) receiving orders for a permanent change of duty station; (3) deploying with a military unit for 90 days or more; or (4) separating or retiring from the military.

Contracts: A creditor cannot terminate an installment contract for the purchase, lease or bailment of real or personal property, such as an automobile, that you entered into before serving on active duty, without a court order.

Eviction: You or your dependents cannot be evicted from your primary residence while serving on active duty without a court order. Even with a court order, evictions could be delayed 90 days.

Foreclosures and Forced Sales: A mortgagor or lien holder cannot foreclose a mortgage or enforce a lien on property you acquired before serving on active duty.

Interest Rates: On purchases you made before serving on active duty, interest-rate payments cannot be over 6% -including credit cards and mortgages, but not student loans. Sample letter to credit card company. Requires Acrobat Reader.

Insurance: Private professional, health or life insurances that you acquired before serving on active duty cannot be terminated if your military service affects your ability to pay the premiums. You may also suspend such insurances while on active duty.

Judgments: A default judgment cannot be entered against you while on active duty without a court-appointed attorney. Such judgments may be reopened within 60 days after active duty.

State & Federal Income Taxes: If active duty service materially affects your ability to pay state or federal income taxes, such taxes may be deferred. You are subject to state taxes based on your military income or other property, such as a car, only to your state of legal residency.

Appendix B: Budget Bean Game

Housing with Utilities ★

- live with relatives sharing cost of utilities (no phone) ☐☐
- share an apartment or house with others, including basic utilities (no phone) ☐☐☐
- rent place of your own, including basic utilities (no phone) ☐☐☐☐

Communications

	No cost
No phone	
Phone with limited long distance calls	☐
Phone with many long distance calls	☐☐
Cell phone	☐
High-speed Internet	☐☐

Savings

	No cost
Change in piggy bank	
Five percent of income	☐
Ten percent of income	☐☐
Invest for retirement	☐☐
Contribution to charities and religious groups	☐

Insurance

Auto

- Liability coverage only ☐☐
- Complete coverage ☐☐☐

Health and Disability

	No Cost
No coverage	
Fringe benefits of job	☐
Basic health coverage	☐☐
Individual health & disability coverage	☐☐☐

Renters

- Property and liability coverage ☐

Gifts

- Make your own ☐
- Purchase cards or small gifts occasionally ☐☐
- Purchase frequent gifts for family and friends ☐☐☐

Furnishings ★

	No cost
Borrow from relatives or friends	
Rent furniture or live in furnished apartment	☐
Buy at a garage sale or thrift shop	☐
Buy new furniture	☐☐

Recreation

	No cost
Hiking, walking, visiting friends or library	
TV, snacks, picnics, driving around	☐
Cable TV, sports and movies	☐☐
Fishing, hunting, hobbies	☐☐
CDs/music, books, DVDs	☐☐
Concerts, vacations & spectator sports	☐☐☐

Food ★

Cook at home; dinner out once a week	☐☐
Frequent fast food lunches and weekly dinner out; cook other meals at home	☐☐☐
All meals away from home	☐☐☐☐

Transportation ★

	No cost
Walk or bike	
Ride bus or join a carpool	☐
Buy fuel for family car	☐☐
Buy used car and fuel	☐☐☐
Buy new car and fuel	☐☐☐☐

Personal care

- Basic products like soap, shampoo, toothpaste, make-up, etc. ☐
- Occasional professional haircuts, basic personal care products ☐☐
- Regular professional hairstyling, name brand personal care products ☐☐☐

Clothing & Laundry ★

Clothing

	No Cost
Wear present wardrobe	
Use your sewing skills	☐
Buy at a discount store, thrift shop, or used clothing store	☐
Buy at a department store	☐☐
Shop for designer clothes	☐☐☐

Laundry

	No Cost
Do laundry at parents	
Use Laundromat; some dry cleaning	☐
Rent or purchase washer or dryer	☐

More choices

- Books or other items purchased on installment plan ☐
- Newspaper and magazine subscriptions ☐
- New TV, DVD player or iPod ☐☐

★ Gold Star denotes Required Category

UtahStateUniversity COOPERATIVE EXTENSION

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