Worry-Less Living

The worry-free living that Jesus instructs in Matthew 7 practically requires believers to reduce their worry in part by reducing their financial stress. Which, in turn, requires that believers address the money management practices, including reducing their spending (when possible) in relationship to their income. Some things to consider:

1. Make a Budget (include ALL expenses)
2. Distinguish between necessities vs accessories (prioritize your spending)
3. Search for possible savings amongst necessities (ex. "Good Rx")
4. Avoid impulse buying
5. Stop all forms of gambling
6. Limit eating out
7. Eliminate use of DoorDash, Grub Hub, etc
8. Meal Plan
9. Shop to the meal plan (reduce/eliminate snack food)
10. Cook (set day/time: prepare multiple meals at once)
11. Reduce retail shopping
12. Review/reduce cable TV packages
13. Review/reduce entertainment & vacation spending that takes you out of your budget
14. Stop drinking and smoking (both are unhealthy and expensive)
15. Review/reduce spending for hair care, wigs, nails, lashes (Don't kill the messenger!)
16. Review/reduce spending on jewelery.
17. Review/reduce cellphone spending

Remember: Financial stewardship is a moral (character) and ethical (behavioral) matter. Repent of *"entitlement spending"*. Good stewards do not as themselves, *"what do I think I deserve?"* Rather, they ask themselves, *"What can I afford?"* Living within your means is a matter of character and eliminates the source of much of our worry.