

LIVING THE SPIRITUAL PRINCIPLES OF ABUNDANCE & PROSPERITY  
WEBCAST CLASS

CLASS 2 HOMEWORK  
TO PREPARE FOR CLASS 3

***“It's a funny thing about this world, but even those people who are most likely to get what they want don't seed because they say that they can't afford to.***

***I say that they can't afford not to.***

***I mean, if you're that pinched and you're feeling that contracted about money, how is money going to get to you?***

***You've got to have an openness to make money or you shut down the flow.”***

***— John-Roger***

1. Read [or re-read] the Seeding section of the book “God Is Your Partner”; the book is available on-line at [tithing.org](http://tithing.org) within the “Free Resources” link.

***“Listen carefully. We all are studying what we need to learn.***

***We study the body to learn about our own body.***

***So we do financial planning so we can learn how to handle our own finances.”***

***— John-Roger***

2. Use the next week to create a first draft of your monthly budget... as a typical month for the year 2005.

. List in order of ‘non-negotiability’.

. Keep the categories simple... useful... & meaningful.

. Example:

Home

Mortgage

Real Estate Taxes

Home Owners Insurance

Utilities

Gas

Electric

Water

Transportation

Gasoline

Insurance

Registration

Repairs & Maintenance

- Telecommunications
  - Phone
  - Long-Distance
  - Cell
  - Internet
- Food
  - Groceries
  - Dining Out

***“Do not fail to plan, or you’re planning to fail.  
Write it out so it’s out of your mind on paper.  
If you can get pictures that represent what you want,  
even if you can’t see it in your mind, those pictures will still guide you to it.”  
— John-Roger***

3. Begin your list of extra-ordinary expenditures.

- . List in order of priority... & date by which you’d like to have...with estimated cost.

This is a suggested way to organize, with sample data:

<u>What You’d Like</u>	<u>By When You’d Like It</u>	<u>Estimated Cost</u>
Honda Civic Hybrid	Oct, 2005	\$20,800
Living In Grace Spiritual Retreat	Dec, 2006	\$2,000
Kauai Week Vacation	Jan, 2007	\$2,500

***“You can look towards the future and prepare for it right now.  
When that future shows up just hop in and away you go.  
It’s called, “saving your money.” It’s not doing credit. That’s indebtedness.  
I tell people, ‘Don’t do indebtedness. Stay out of it.’”  
— John-Roger***

4. Explore options for re-structuring any credit card debt, including:

- . Renegotiation of interest rates to reduce.
- . Balance-transfers to cards with lower interest rates.
- . Refinancing of mortgage loans to withdraw equity to pay-off credit cards.
- . Credit card “jail” — to stop using; shift to debit cards — to still have convenience... & tracking.