

## Websites

**31 Steps to a Financial Tuneup:** Taking time out to put your personal finances in gear can reap both immediate and long-term benefits

<http://www.nytimes.com/interactive/2010/03/24/your-money/financial-tuneup-checklist.html?ref=your-money>

**FamilyMeans** offers free Budget and Credit counseling to those who need help with budgeting, money management skills, and possible debt repayment options. A Certified Consumer Credit Counselor will conduct a comprehensive assessment of your financial situation and provide you with recommendations and options. <https://www.familymeans.org/budget-credit-counseling.html>

**Calculators** to work with payment plans, compound interest, retirement savings, and many more. <http://www.bankrate.com/calculators.aspx>

**Trustworthy education** for informed personal finance decisions from the University of Minnesota Extension Office.

<http://www.extension.umn.edu/family/personal-finance/>

**Seven Steps to Financial Abundance** <http://www.bankrate.com/finance/retirement/7-steps-to-financial-abundance-1.aspx>

**Everything You need to Know to Raise Financially Fearless Kids: 12 Ways to Instill Money Confidence at Every Age** <http://www.learnvest.com/2015/01/teaching-kids-about-money/>

## Blogs

**Making Money by Decluttering** — <http://christianpf.com/>

**Live Well, Spend Less** — <http://www.livingwellspendingless.com/>

## YouTube Videos

Nathan Dungan YouTube video at Luther Seminary <https://www.youtube.com/user/LutherSeminary/>



## Financial Health

You may say to yourselves, "I became wealthy because of my own ability and strength." But remember the Lord your God is the one who makes you wealthy. He's confirming the promise which he swore to your ancestors. It's still in effect today.

— Deuteronomy 8:17

**March 1, Adult Forum** - Using Our Dollars Wisely, Augustana Staff members will lead an interactive discussion on managing healthcare expenses, getting the most bang for your food buck and tips for collecting and using coupons.

**March 22, Augustana Concert Series** presents a FREE concert, by the Minnesota Percussion Trio. The Trio will delight and fascinate the eyes and ears of adults and children alike in this family-friendly performance of percussion music.

**March 22, Better Halves™ Workshop** — This one-session Sunday afternoon small group financial workshop is for couples and explores our emotional connection with money with fun, quick, and engaging practices. As you explore your emotional relationship with money, you'll learn healthy communication skills, including how to constructively disagree and come to a resolution. And perhaps best of all, it's done in a fun, informal and engaging way. So no PowerPoints, spreadsheets or envelopes!

**Throughout March**— Track your spending for a week. Does it align with your values?

**Throughout March**—Try the "Create a Better Deal" Challenge. Gather together a group of friends, set a time limit, then attempt to find a better deal for your phone/internet/cable bill. Consider paying forward one month's worth of savings to your favorite worthy cause!

# A Life in Balance

*Knowing WHO you are  
Remembering WHOSE you are*

## Recommended Readings

### **Prodigal Sons and Material Girls: How Not To Be Your Child's**

**ATM.** Parents have the ability to influence and shape their child's financial habits. If you have a preschooler, college age student, or a child in between, this book is for you.

### **Enough: Lifestyle and Financial Planning for Simpler Living.**

This book examines the philosophical and financial sides of a simpler lifestyle.

### **The Final Tith: A Christian Approach to Estate Planning.**

Celebrate the joy of giving. Prevent family fights over your estate. Have your own will. Make stewardship part of your estate plan.

### **The Miracles of Barefoot Capitalism: For Millions of the World's Ambitious Poor, One Small Loan Opens the Door to New Lives.**

How micro financing can change attitudes between the powerful and the powerless around the world.

**Financial Peace Revisited.** This is Dave Ramsey's book that has been used in the Financial Peace Classes offered at Augustana.

**Whistle While You Work: Heeding Your Life's Calling.** Liberating and practical guides that will help you find work that is satisfying.

**'Tis a Gift to be Simple: Embracing the Freedom of Living with Less.** This book offers help for making our lives less complicated and suggests how to begin.

**Repacking Your Bags: Lighten Your Load for the Rest of Your Life.** Guides for balancing the demands of work, love, and place to create your own vision of success.

## Bible Verses

I've learned to be content in whatever situation I'm in. I know how to live in poverty or prosperity. No matter what the situation, I've learned the secret of how to live when I'm full or when I'm hungry, when I have too much or when I have too little. — PHILIPPIANS 4:11-12

Honor God with everything you own; give him the first and the best. Your barns will burst, your wine vats will brim over. — PROVERBS 3:9

Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. — ECCLESIASTES 5:10

Don't worry and say, 'What will we eat?' or 'What will we drink?' or 'What will we wear?' The people who don't know God keep trying to get these things, and your Father in heaven knows you need them. Seek first God's kingdom and what God wants. Then all your other needs will be met as well. — MATTHEW 6:31-33

Keep your lives free from the love of money, and be content with what you have; for he has said, 'I will never leave you or forsake you.' So we can say with confidence, 'The Lord is my helper; I will not be afraid. What can anyone do to me' — HEBREWS 13:5-6

## Quotes

"I have held many things in my hands, and I have lost them all. But whatever I have placed in God's hands, that I still possess."  
— MARTIN LUTHER

"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life." — BILLY GRAHAM

"Let us not be satisfied with just giving money. Money is not enough, money can be got, but they need your hearts to love them. So, spread your love everywhere you go." — BLESSED TERESA OF CALCUTTA

"No one's ever achieved financial fitness with a January resolution that's abandoned by February." — SUZE ORMAN