

INVESTMENT

D INSTRUMENT

N EST EGG

V ALUE ADDED

E LIMINATING DEBT

S TOCKS & BONDS

T REASURY BILLS

M UTUAL FUNDS

E STATE TAX

N ET WORTH

T AX SHELTERS



ANDREWS MEMORIAL

INVESTMENT, WILLS & TRUST DEPARTMENT

“Lord Transform Me as Steward of My Finances”



For I know the thoughts that I think toward you, says the Lord, thoughts of peace and not of evil, to give you a future and a hope. Jeremiah 29:11



And my God shall supply all your need according to His riches in glory by Christ Jesus. Philippians 4:19



Bring all the tithes into the storehouse, that there may be food in My house and try Me now in this,” says the Lord of hosts, If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it” Malachi 3: 10



Give and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.’ Luke 6:38



But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. 2 Corinthians 9:6



...”Man shall not live by bread alone, but by every word that proceeds from the mouth of God”. Matthew 4:4



Offer to God thanksgiving, and pay your vows to the Most High.

Call upon Me in the day of trouble; I will deliver you, and you shall glorify Me. Psalm 50: 14, 15



RETIREMENT

R ESOURCES AVAILABLE

E LIMINATING DEBT

T RAINING (New)

D NHERITANCE

R ESTRICTIONS

E XERCISE DAILY

M ENTORING THE YOUNG

E TERNITY ON THE HORIZON

N UTRITIONAL EXPENSES

T RUSTING GOD

BUDGET GUIDE 2016

Be diligent to know the state of your flocks and attend to your herds;

Proverbs 27:23 (NKJV)

...but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Matthew 6: 20, 21(NKJV)

No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

Luke 16:13 (NKJV)

<i>Monthly Income From All Sources</i>	\$	\$
Salary		
Interest on Deposits & Investments		
Rent		
Others (Pension etc.)		
Total Gross Income		\$
<i>EXPENSES:</i>		
Tithe (10%)		
Offering (Freewill)		
Income Tax; NIS; NHT; Ed. Tax		
Savings; Investments; Insurance (20%)		
Rent/Mortgage		
Transportation		
Water		
Electricity		
Telephone		
Credit Card Payments		
Food		
Miscellaneous		
<i>TOTAL EXPENSES</i>		\$
Surplus or (Deficit) (Gross income minus expenses)		\$
"The budget is an important tool to help you reach your spiritual and financial goals".		
Charles J. Griffin		