



# JOURNEY



- [Simple Savings Calculator](#)
- [Auto loan calculator](#)
- [Mortgage Calculator](#)

Text “weeklyupdate” to “97000”, or visit our Crosby Community Church Facebook page

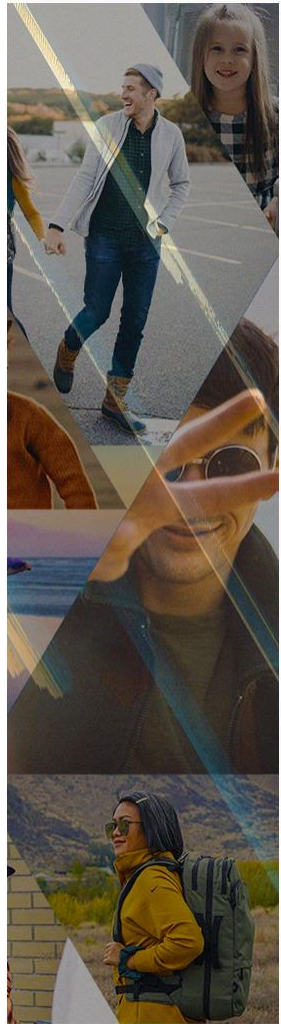
For **the love of money** is a root of all kinds of evil.  
Some people, eager for money, have wandered  
from the faith and pierced themselves with  
many griefs.

*1 Timothy 6:10 (NIV)*



Money is not the root of all evil

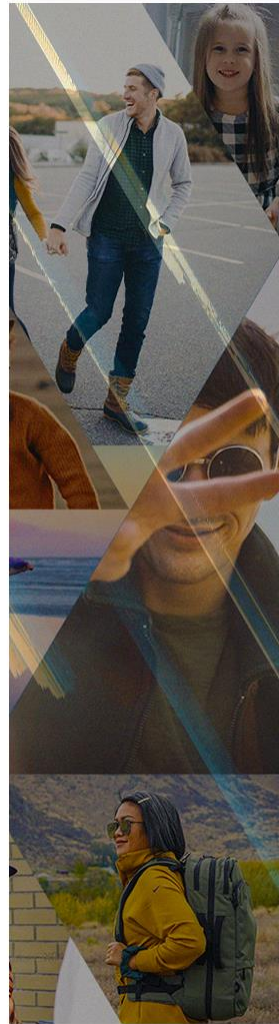
LOVING money is the root of all evil





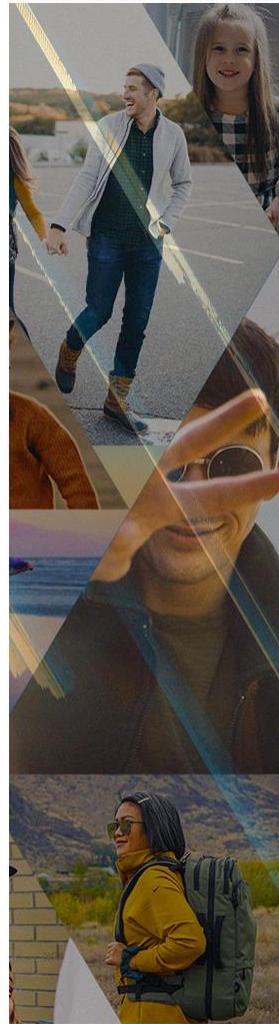
❖ Track what you spend

If you don't measure it, you can't it



“If you don’t know what is happening with your finances, you wind up spending money you don’t have to buy things you don’t need to impress people you don’t even like.”

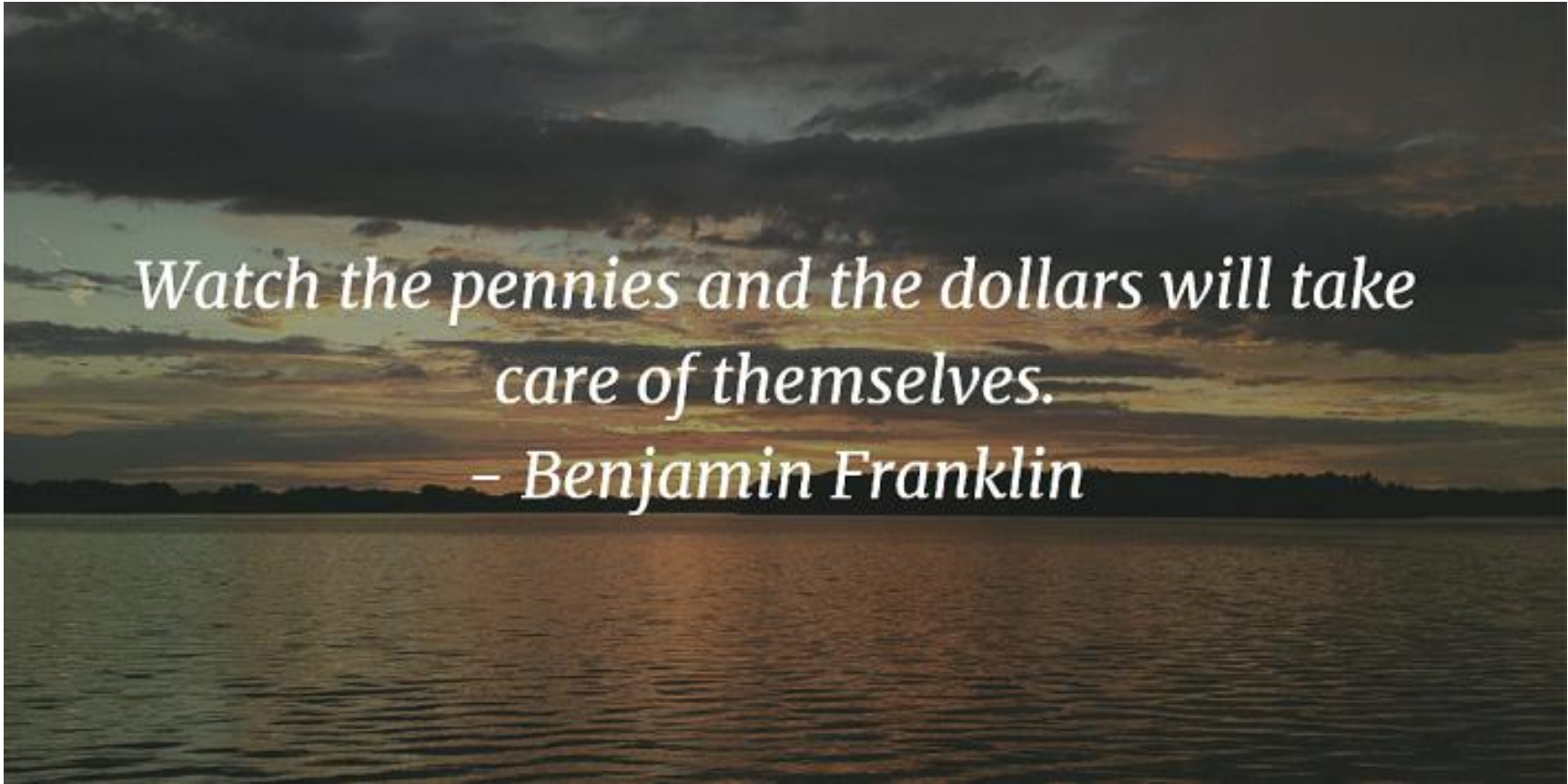
Rick Warren



Know the state of your flocks, and put your heart  
into caring for your herds, for riches don't last  
forever, and the crown might not be passed to  
the next generation.

*Proverbs 27:23–24 (NLT)*

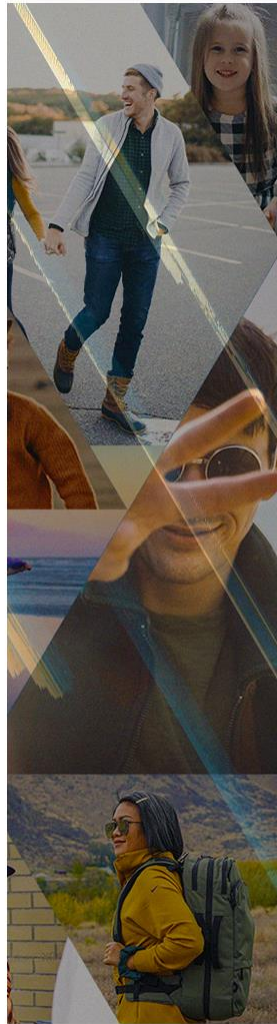


The background image shows a calm body of water in the foreground, reflecting the colors of a sunset or sunrise. The sky is filled with dark, heavy clouds, with a band of orange and yellow light visible just above the horizon. The overall mood is serene and contemplative.

*Watch the pennies and the dollars will take  
care of themselves.  
– Benjamin Franklin*

It is not just large purchases that lead to financial stress.

The culmination of small purchases that we don't even think count can add up to more than you might think.





- Track what you spend

❖ You should be saving

Go to the ant, you sluggard; consider its ways  
and be wise!

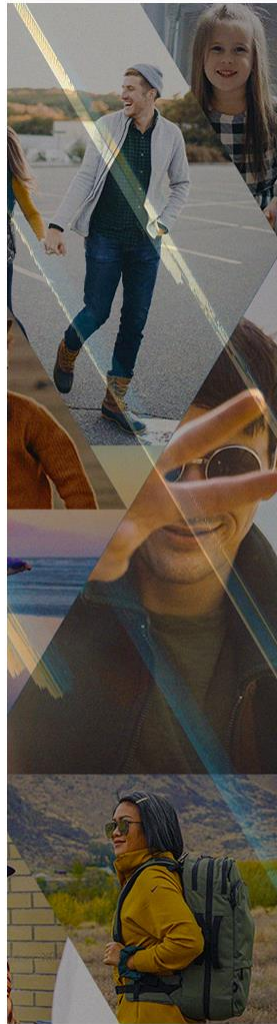
*Proverbs 6:6 (NIV)*



Ants are creatures of little strength, yet they  
store up their food in the summer;

*Proverbs 30:25 (NIV)*

If you spend today what you make today, you will not be prepared for the “unexpected expenses” that we all know are going to happen



The wise store up choice food and olive oil, but  
fools gulp theirs down.

*Proverbs 6:6 (NIV)*

# Simple Savings Calculator

Use this free [savings](#) calculator to estimate your investment growth over time. Work out the interest on your IRA, calculate [certificates of deposit](#) growth or estimate how long it will take to save for a down payment on a house. With this growth calculator, you can set a goal and figure out how much you need to save each month to hit the mark.

[Search and Compare Today's Money Market Rates.](#)

\$10,000

Initial deposit

Monthly contribution:

\$50

Over a period of:

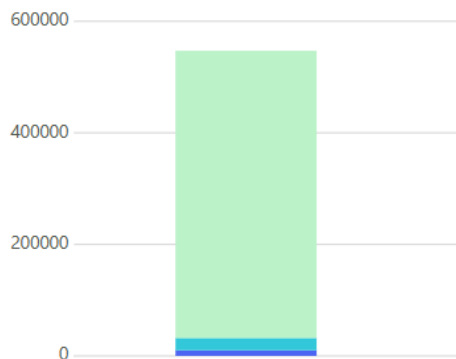
37

Months

Years

APY

10 %



## Total savings breakdown:

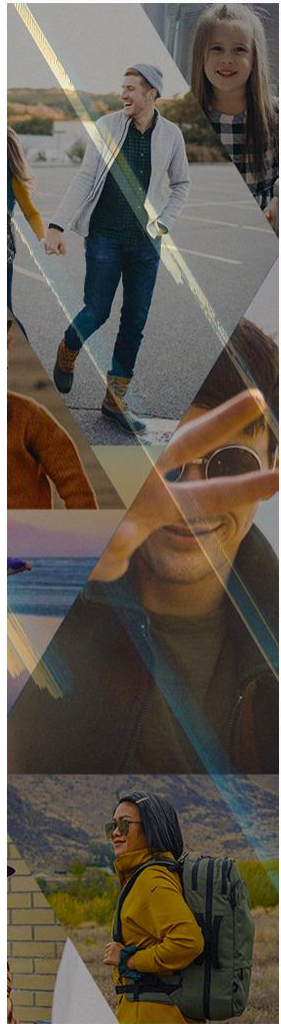
Interest earned	\$ 514,783.1
Total contributions	+ \$22,200
Initial deposit	+ \$10,000

Your total savings

**\$ 546,983.10**



Do I really need this, or do I just want it?

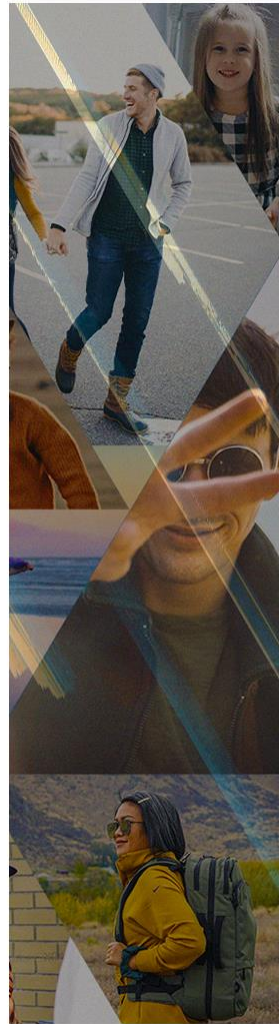


The wise have wealth and luxury, but **fools spend  
whatever they get.**

*Proverbs 21:20 (NLT)*

A budget is a simply a plan that tells  
your money where you want it to go  
instead of wondering where it went

Rick Warren





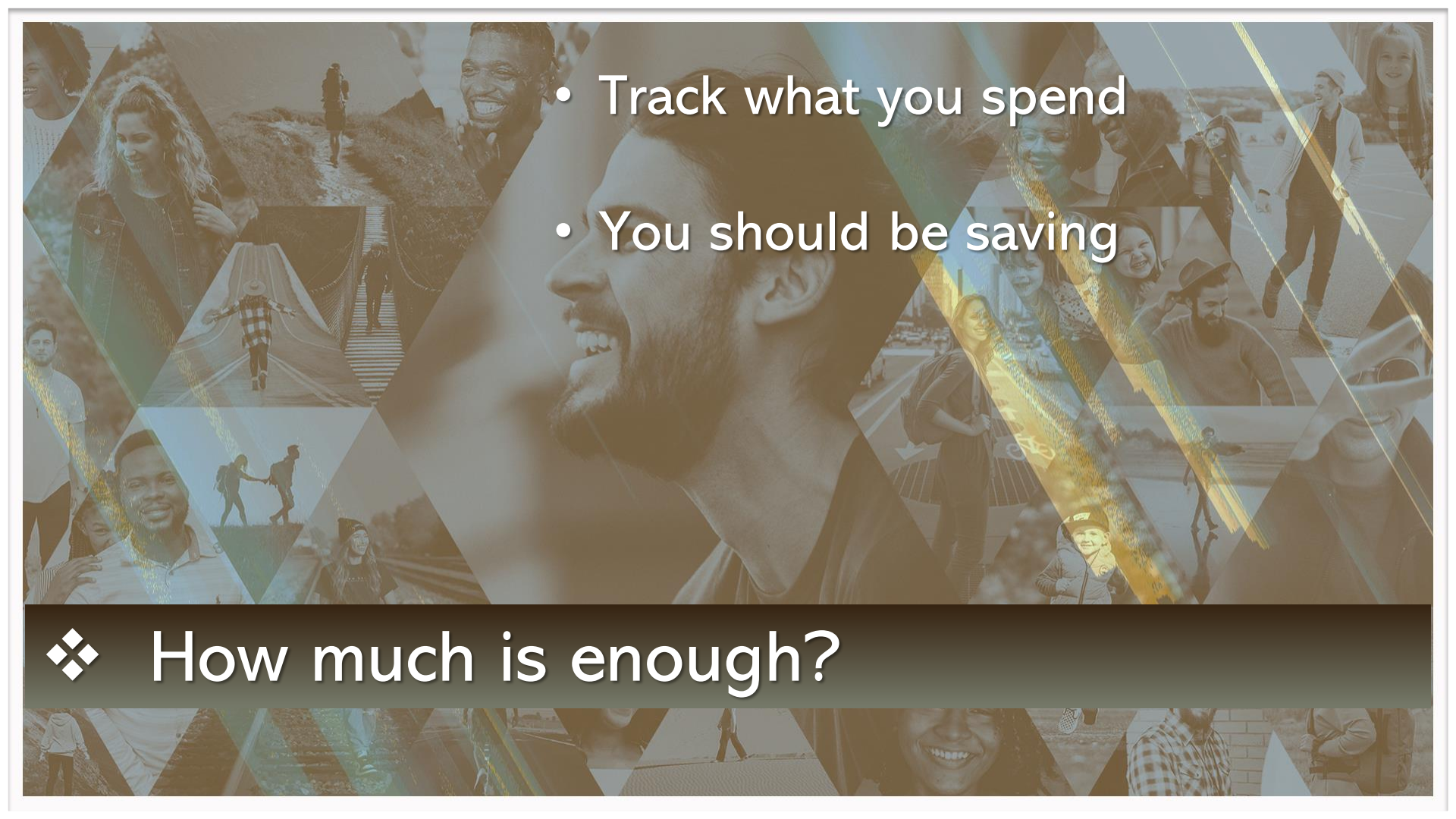
[Click here to have a free copy of the "Budget Planning Worksheet" emailed to you](#)

Text "weeklyupdate" to "97000", or visit our Crosby Community Church Facebook page



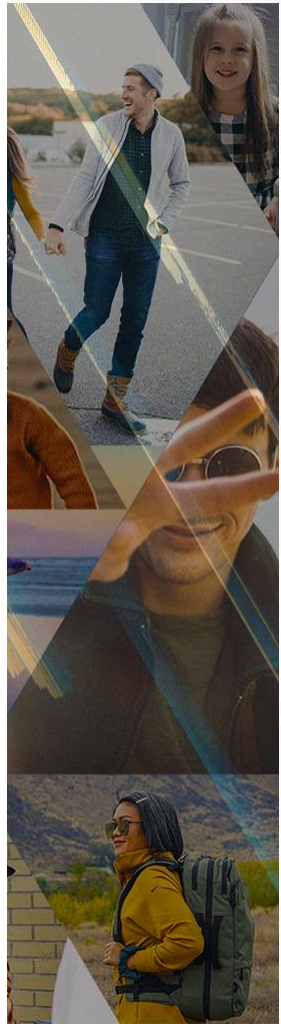
The plans of the diligent lead to profit as surely as  
haste leads to poverty.

*Proverbs 21:5 (NIV)*

- 
- Track what you spend
  - You should be saving

❖ How much is enough?

Money does not equal contentment



But godliness with contentment is great gain.

*1 Timothy 6:6–10 (NIV)*



For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. **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.

*1 Timothy 6:6–10 (NIV)*

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 6:6–10 (NIV)*

...I have learned to be content whatever the circumstances. 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.

*Philippians 4:11-14 (NIV)*

I can do all this through him who gives me strength. Yet it was good of you to share in my troubles.

*Philippians 4:11–14 (NIV)*

Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.

*1 Chronicles 29:12 (NIV)*

All hard work brings a profit, but mere talk leads  
only to poverty.

*Proverbs 14:23 (NIV)*



You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the Lord your God, for it is he who gives you the ability to produce wealth...

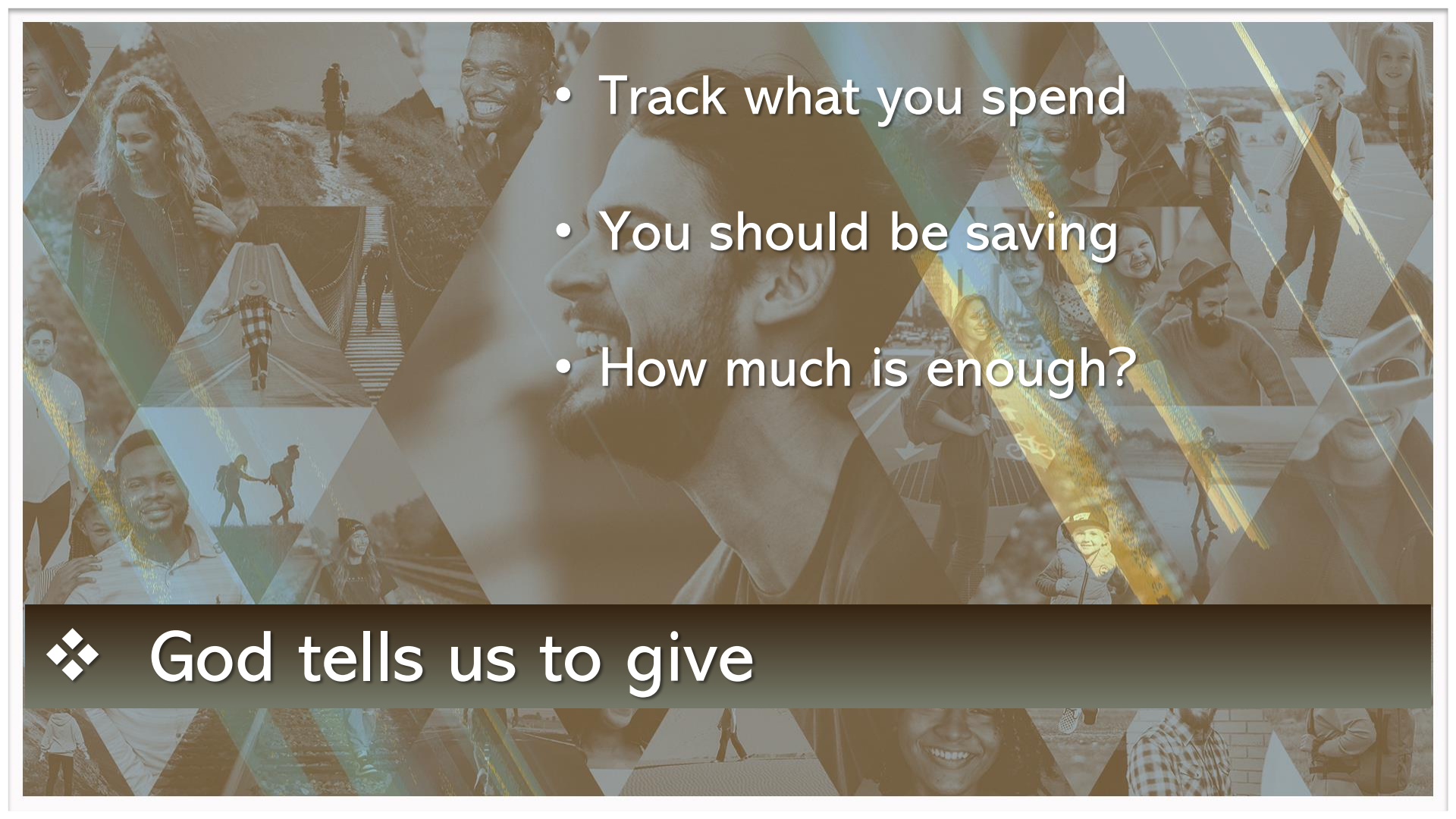
*Deuteronomy 8:17–18 (NIV)*

So he said, “I am Abraham’s servant. The Lord has blessed my master abundantly, and he has become wealthy. He has given him sheep and cattle, silver and gold, male and female servants, and camels and donkeys.

*Deuteronomy 8:17–18 (NIV)*

Still others, like seed sown among thorns, hear the word; but the worries of this life, **the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.**

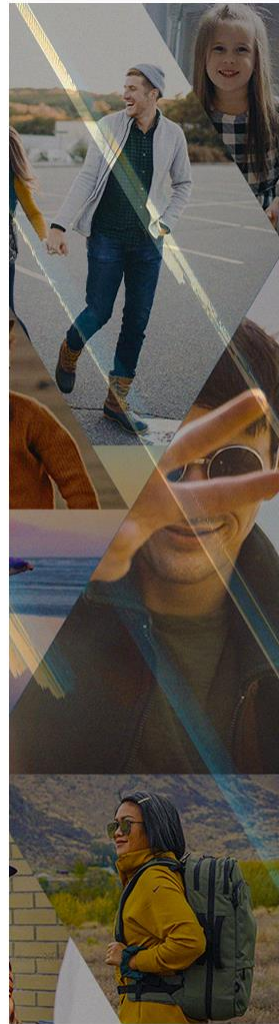
*Mark 4:18–19 (NIV)*

- 
- Track what you spend
  - You should be saving
  - How much is enough?

❖ God tells us to give

“The purpose of tithing is to teach us to always put God first. God doesn’t need our money. He wants what it represents: our gratitude, our priorities and our faith.”

Rick Warren





Honor the Lord with your wealth, with the  
firstfruits of all your crops; then your barns will  
be filled to overflowing, and your vats will brim  
over with new wine.

*Proverbs 3:9–10 (NIV)*

“Will a mere mortal rob God? Yet you rob me.

“But you ask, ‘How are we robbing you?’ “In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house.

*Malachi 3:8–10 (NIV)*

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.

*Malachi 3:8–10 (NIV)*

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.

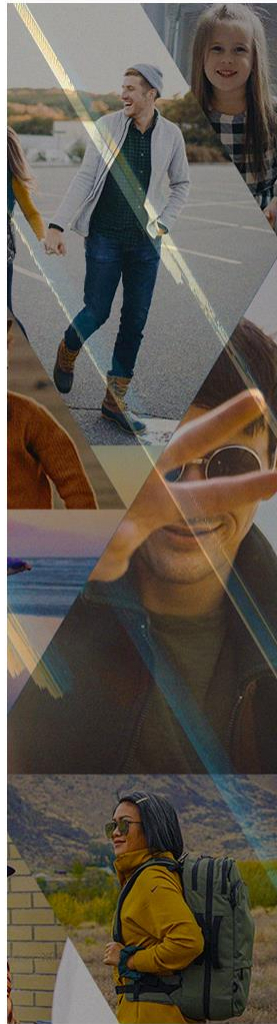
*1 Timothy 6:17–18 (NIV)*

Command them to do good, to be rich in good deeds, and to be generous and willing to share.

*1 Timothy 6:17–18 (NIV)*



We don't just work for our comfort.  
We also work to be able to be a  
blessing to others



For we brought nothing into the world, and we  
can take nothing out of it.

*1 Timothy 6:7 (NIV)*

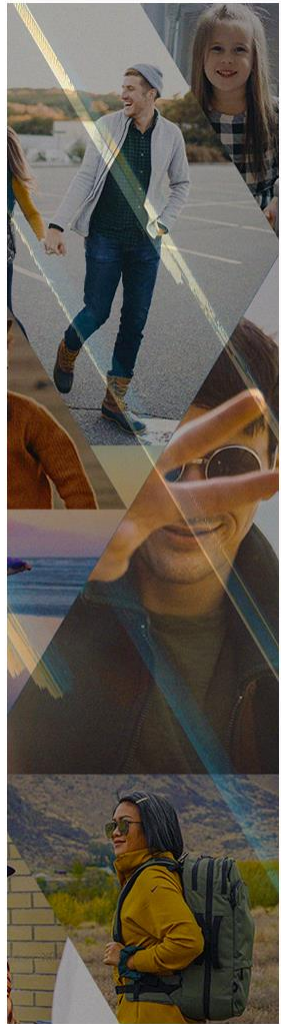
for even when I was in Thessalonica, you sent me aid more than once when I was in need. **Not that I desire your gifts; what I desire is that more be credited to your account.**

*Philippians 4:16–17 (NIV)*

Then I heard a voice from heaven say, “Write this: Blessed are the dead who die in the Lord from now on.” “Yes,” says the Spirit, “they will rest from their labor, **for their deeds will follow them.**”

*Revelation 14:13 (NIV)*

- Track what you spend
- You should be saving
- How much is enough?
- God tells us to give





What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul?

*Matthew 16:26 (NIV)*

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