

MAKING END MEET

AUGUST 10-31, 2009

THIRD PRESBYTERIAN CHURCH

Name: _____
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Email: _____



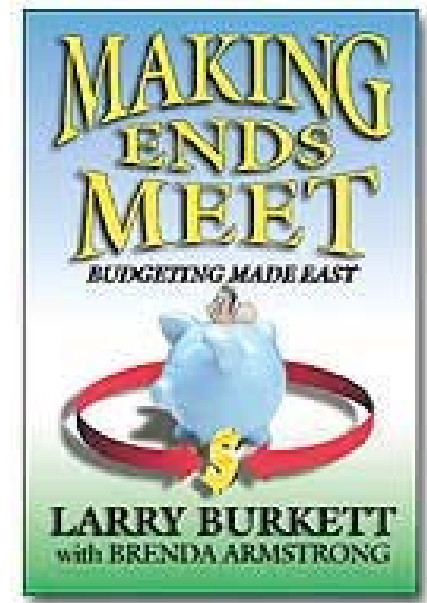
CROWN FINANCIAL
MINISTRIES

*Crown Financial Ministries
of Central Virginia*

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FINANCIAL PROBLEMS?



WE CAN HELP!

AUGUST 10, 17, 24, 31
6:30 – 8:30 PM

THIRD PRESBYTERIAN CHURCH
600 Forest Avenue, Richmond, VA



**THE KEY TO
FINANCIAL
FREEDOM IS
HAVING A
PLAN...**

Many people ask the same question, "Do I really need a plan?" The answer is always the same: Yes! A budget, or spending plan, will help anyone, regardless of how much or how little he or she has.

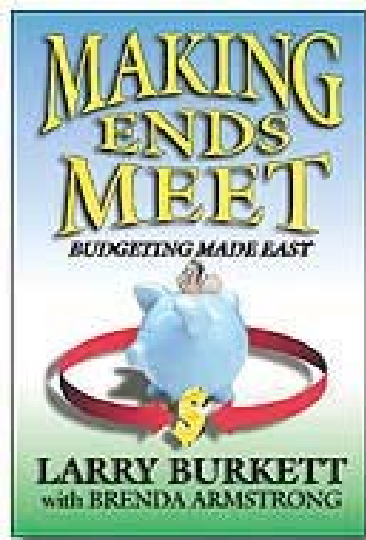
The best reason for having a spending plan is because it helps you see where your money is coming from and where your money is going.

A budget is not intended to be a ball and chain, so you no longer have any fun. Instead, it's a way for you to see the choices you can make before you end up having to live with the consequences of bad decisions.

A budget can help you see where you may be spending too much money. It can also let you see where you need to have more money in order to cover your expenses. Most importantly, a well-planned budget or spending plan can help you get out of debt!

A spending plan is like a road map. It not only helps you see where you are going, it also helps you see where you've already been. You wouldn't plan a long trip without a map, so why try to handle your money without some sort of guide to help you?

**A BUDGET IS
YOUR
PERSONAL
"ROADMAP!"**



FINALLY!

A WORKSHOP

THAT PRESENTS

THE BASICS OF BUDGETING!

Using an easy to understand, format, the **"Making Ends Meet"** workshop explains the **REAL** purposes for money from God's perspective. Money is neither good nor bad. It is our attitudes about money that can get us into trouble!

"Making End Meet" will also help you with the practical aspects of managing money:

- Formulating a one-page budget
- Managing a checking account
- Dealing with "budget-busting" credit cards.



CROWN FINANCIAL MINISTRIES™

MAKING ENDS MEET

(4 week session)

August 10, 17, 24, 31

6:30-8:30 pm

Third Presbyterian Church

600 Forest Avenue, Richmond VA

***Register online:**

ssmalley@crown.org

***By phone:**

804.561.0716

***By Mail:**

Steve Smalley

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