**Mid-week Stewardship Thought**



**Becoming a Disciplined Saver**

As a Christian, a goal to consider prayerfully is to allocate your money in a 10-10-80 ratio: give 10 percent, save 10 percent, and live on the remaining 80 percent. After you give the Lord His firstfruits, you put the second 10 percent in savings. Through a methodical discipline of putting money aside for the future, you develop a reserve of money for current emergencies and put yourself in a better position to accomplish your short- and long-term goals as well as increase your ability to give. To make future goals possible, current sacrifices may need to be made.Perhaps you find the 10-10-80 Plan an impossible goal at this time, but the principle still works. Start by giving 3%, saving 3%, and using the remainder for your living expenses. Discipline is key and will pay you rich rewards. In time, little by little, you can increase the percentage you give and save, even surpassing the 10-10-80 mark!

**Prayer:** Dear Heavenly Father, You give me the ability to earn money. Help me to be a wise and faithful steward of what You entrust to me. Give me the discipline I need to be able to give and to save a portion of my earnings.

**Blessings on your journey as a steward!**