



PLEDGING SMART

When you think of Pledging Smart, there's a change that takes place in your life in the manner of how you handle your finances. Remember God prospers us not to raise our standard of living, but our standard of giving.

Take a look at the examples below, and decide where you can begin to Pledge Smart.

Let go of a luxury

- Reduce your home phone to basic service.
- Downgrade your cell phone plan. We often pay extra for services such as unlimited text and picture mail.
- Downsize your vacation plans to a shorter length or maybe even take a less expensive vacation this year.
- Delay a major purchase such as a new house, car or appliance.

Lower your credit card interest rates.

- Lowering your interest rates on existing credit cards or through the transfer of balances will help to reduce your monthly payments.

Give up or change daily, weekly or monthly pleasures

- Limit your trips to Starbucks. A \$4 cup of coffee purchased 365 days adds up to more than \$1,400 spent per year.
- Consider game and movie nights at home. A typical movie with popcorn and drinks for two people costs up to \$40.
- Review your shopping budget. This is a great time to review your spending patterns on all purchases. Take advantage of sales and make off season purchases.

Do a financial check-up

- Through careful evaluation, analysis and comparison of your existing policies and plans; identify ways to save money without sacrificing value.