

## Dee Mail

Dear Friends,

April 6, 2010

The **10-10-80 Formula** is an excellent recipe for uncertain economic times. It simply means you give 10% of your income to God (tithing), you put 10% into a savings account, and you prudently spend the remaining 80%.



Tithing comes first because Scripture says, “Seek first his kingdom and his righteousness and all these things will be given to you as well” (Matthew 6:33). By giving 10% of your income to God’s work first, God opens his storehouse to “pour out so much blessing that you will not have room enough for it” (Malachi 3:10). The remaining 90% will stretch unbelievably far.

Automatically saving 10% each month becomes your safety net. Be your own loan officer and borrow from your personal savings account for big ticket items. The interest will go into your pocket instead of the banker’s!

Finally, enjoy spending the 80%. Have fun looking for bargains. Enjoy the thrill of the hunt associated with comparison shopping. A millionaire once told me the price on anything can be negotiated. Be bold and ask!

Here’s a shopping tip I learned just last year. I bought a set of Vera Wang flatware from Dillard’s at a greatly discounted price. My local store only had four place settings. I needed eight. The sales lady went on line and found five Dillard’s stores in other cities which had the same item at the identical low price. I simply ordered the remaining four place settings over the phone, and for a small shipping charge, they were delivered to my home. I still feel a certain amount of joy when I set my table with this beautiful flatware. I see it as a demonstration of God’s blessings upon my 80% spendable income.

Memorize this wise and stress-reducing formula: **10-10-80**. You’ll be on your way to becoming one financially free and budge-savvy woman!

Happy giving, saving and shopping,

Delores

**Prayer:** “Lord, you deserve first place in our lives. Thank you for adequately providing all our needs. We gladly give back to You what came from You. We ask for self discipline to save for a rainy day and for good judgment to wisely spend our resources. Keep our hearts free from greed and selfish ambition. Amen.”

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