



Rev. Georgetta Head

*“For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?” (Luke 14:28)*

**M**oney, money, money where’s the money?” Many are shouting this phrase when finding themselves without funds when an emergency arises. I too know the pain of needing repair work done or lack of finances to take care school or medical expenses. Many economist states that everyone should have a \$1000 emergency fund and a savings account set aside for the future. So how does one on a tight purse string save money for emergencies or setup a savings account, especially when it is difficult to commit to a set amount such as \$25—\$50 monthly for emergencies?

Well I discovered this easy plan for saving money for emergencies thanks to a dear friend—and it works! It takes discipline and commitment. If you are willing to do this at the end of 52 weeks you will have saved

TAKE THE 52-WEEK			MONEY CHALLENGE		
Week	Deposit	Balance	Week	Deposit	Balance
1	\$1	\$1	18	\$18	\$171
2	\$2	\$3	19	\$19	\$190
3	\$3	\$6	20	\$20	\$210
4	\$4	\$10	21	\$21	\$231
5	\$5	\$15	22	\$22	\$253
6	\$6	\$21	23	\$23	\$276
7	\$7	\$28	24	\$24	\$300
8	\$8	\$36	25	\$25	\$325
9	\$9	\$45	26	\$26	\$351
10	\$10	\$55	27	\$27	\$378
11	\$11	\$66	28	\$28	\$406
12	\$12	\$78	29	\$29	\$435
13	\$13	\$91	30	\$30	\$465
14	\$14	\$105	31	\$31	\$496
15	\$15	\$120	32	\$32	\$528
16	\$16	\$136	33	\$33	\$561
17	\$17	\$153	34	\$34	\$595
			Success!	52	\$52 \$1,378

\$1,378.00. It’s a “52-Week Money Challenge” and it is very easy, but takes discipline. First purchase a plastic envelope from the dollar store. Make a copy of the 52-Week Money Challenge (I will post this on my website). Fold it and insert it into the plastic envelope. As you look at the chart to the left, you begin the first week by adding \$1.00; the second week \$2.00; the third week \$3.00. You will continue adding money into your plastic envelope weekly per the amount on the chart for each week. This definitely takes discipline because each week the amount is increased, but be patient! At the end of 52 weeks you will have saved \$1,378.

So now your question is, what do I do when the amount increases to higher increments such as \$25.00. Glad you asked! This is when you become creative for that week, such as how much do you spend weekly on soft drinks or coffee? Eliminate those items for that week! How much do you spend eating out weekly? Eliminate that cost for that week. Or, how much are you spending weekly or monthly on clothes or shoes or handbags that you really, really don’t need? Become creative in your saving journey and the payoff will have great rewards. All the things we purchase or think we need are not necessary for daily living. As you are struggling to eliminate items from your want list, remind yourself of the big payoff at the end of 52 weeks—\$1,378 in emergency money. Lastly, when tempted to use your emergency money other than for dire emergencies, pray for courage and strength from God to be a “good steward” in squirreling away money for the future. Finally, this method of saving for emergency money can also be used for starting a savings for yourself. Once you have accomplished setting aside emergency money, start the 52-Week Challenge again. and this time for your savings account. Philippians 4:13 says, “I can do all things through Christ Jesus which strengtheneth me.” Website for form: [www.JourneyThroughLifeMinistries.net/ministries/newsletters](http://www.JourneyThroughLifeMinistries.net/ministries/newsletters): will be next to 1st Quarter Newsletter 2019.

