

# Financial Awareness Ministry



## Financial Principle #1. Develop & Live on a Budget.

A budget is a tool for putting your financial goals into an **Income** and **Expense** Plan based on your **NEEDS**.

## Financial Principle #2. Save. Save.

*Proverbs 21:5* says, “Steady plodding brings **PROSPERITY**.”

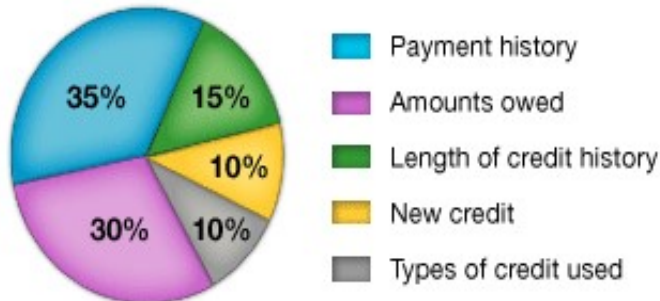
## Millionaire Savings Rule



Income		
+	Gross Income	\$
-	(Less) Tithe	\$
-	(Less) Taxes	\$
=	Net Spendable Income	\$
Expenses		
+	Housing	\$
+	Food	\$
+	Automobile	\$
+	Insurance	\$
+	Debt	\$
+	Recreation	\$
+	Clothing	\$
+	Savings/Investments	\$
+	Medical Expenses	\$
+	School/Child Care	\$
+	Misc Expenses	\$
=	Total Expenses	\$
Surplus or Deficit		
+	Net Spendable Income	\$
-	(Less) Total Expenses	\$
=		\$

## Financial Principle #3. Maintain Your Credit. *Proverbs 22:7* says

“The **BORROWER** is servant to the lender.” Be mindful of what makes up your credit score:



**Financial Principle #4. Lower Your Finance Personal Risk** Wise Planning for Adequate Insurance Protection requires understanding of lowering the risks of **DISEASE** or Illness, **DISABILITY**, and/or **DEATH**. “A prudent man sees evil & hides himself, the naïve proceed and pay the penalty.” *Proverbs 27:12*.

**Financial Principle #5. Give While Living & Plan to Get Promoted to Heaven.** Spend quality time with your family, volunteer in a ministry, use your spiritual talents, financially support the affairs of the church or other charitable cause, invest in a needed business, and ensure you have as needed a “will,” “trust,” “power of attorney,” or “healthcare directive” in place to end your earthly journey.

The Financial Awareness Ministry Mission: To Provide Biblical Guidance and Coaching to develop spiritual and accountable stewards for God—by teaching practical principles concerning money through workshops, small group studies, 1-on-1 coaching, free tax preparation, planned giving assistance, grant writing, and financial literacy messages to plant the seeds of financial freedom.

*Disclaimer: Businesses listed below do not constitute or imply the endorsement by BMBC. In addition, recipients of this document understand that BMBC does not provide Financial Advice—Contact a licensed representative as needed.*

### Funeral Home Services

Gillespie Funeral Home. 662.895.2470 | M.J. Edwards. 901.327.9360  
After Life Mortuary Service. 901.600.3999

### Banking

Hope Credit Union | Secure Trust Credit Union | **Any Credit Union**  
Paragon Bank | Cadence Bank | Planters Bank | Citizens Bank | Community Bank

### Real Estate

Jennie Holliday 901.334.6961 | Churchill Mortgage 1.888.562.6200  
Regina Mohamed 901.409.7224

### Legal

Ravonda Griffin Willis. 662.288.1516 | John Hughes. 662.404.2300  
North MS Rural Legal Services 662.234.2918

### BMBC- Budgeting/Credit Repair/Tax Preparation/Planned Giving

Arthur McLaurin. 706.615.8457 – **Ministry Co Leader**  
Shirley Dickerson. 901.351.0972 – **Ministry Co Leader**  
Helen Walls. 662.342.6407 – **Tax Site Coordinator**

**or send an email to [financialawareness@brownbaptist.org](mailto:financialawareness@brownbaptist.org)**

### BMBC - Resume Writing/Employment Search/Interview Skills

**ACTS Career Center - 662.796.2287 [actscareercenter.org](http://actscareercenter.org)**

### Health/Disability Insurance

Lynette Jackson. 662.574.9827

### Property Insurance

Clifton Eley. 901.590.8438

### Investing & Retirement Planning

Tony Blackmon. 662.393.0046 | Clifton Eley. 901.590.8438  
Crandall Craigen. 202.770.6365 | Frank Fairley. 662.470.5056

**Or Contact any Mutual Life Insurance Company**