

# Resources

## Budgeting/Credit Assistance

- [www.provisionnetwork.com](http://www.provisionnetwork.com)
- [www.daveramsey.com](http://www.daveramsey.com)
- [www.Christianmoney.com](http://www.Christianmoney.com)
- *Crown Financial Services*  
(800) 722-1976  
[www.crown.org](http://www.crown.org)
- *Consumer Credit Counseling Services of Arlington*-to aid financially distressed families and individuals through counseling.  
817-572-2467-Arlington /817-732-2227-Fort Worth Free Service
- *Consumer Credit*  
1-800-769-3571  
[www.Consumercredit.com](http://www.Consumercredit.com)

## Employment

- *Fort Worth Business Assistance Center*-designed to help small businesses develop and succeed.  
817-871-6004 Free Service
- *Work Advantage Board Administrative Office*-Employment and training agency (office skills).  
817-531-6760 Free Service
- *Texas Workforce Commission*-employment assistance.  
[www.twc.state.tx.us](http://www.twc.state.tx.us) Free Service

## Job Training

- *Goodwill Industries of Fort Worth*-vocational training(office, warehouse,sales, janitorial, etc...)  
817-548-6074 Fees vary by program-scholarships available
- *Cornerstone Christian Women Job Corps*-job training for women  
817-336-1922 Free Service

## Financial/Food/Living Assistance

- *School Lunch Program Fort Worth*-free and reduced price breakfast and school lunches.  
817-740-3800 Free Service
- *-Cornerstone Community Center*-emergency assistance of food and clothing.  
817-336-1922 Free Service
- *-Housing Authority of the City of Fort Worth*-rental assistance, family self-sufficiency.  
817-336-2419 Free Service
- *-Christian Community Assistance*-limited financial assistance, emergency food, clothing, school supplies.  
817-921-9622 Free Service
- *-Helping Hands Ministry*-Food Assistance  
817-624-7003 Free Service

## United Way Bluebook

- Dial 211 for United Way hotline

**Example of Expense Percentages** – Percentages will change if you have very high or very low income. For very low income, necessities percentages will be very high and non-necessity items need to be adjusted accordingly. If your income is high, your necessities should be lower and savings or debt should be higher than recommended.

Item	Amounts @ 25,000/ Year	% of Income	Amounts @ 50,000/ Year	% of Income	Your Amounts	Your % of Income
<i>Monthly Salary</i>	\$2,100		\$4,200			
Giving	210	10%	420	10%		
Taxes	483	23%	1,050	25%		
<i>Monthly Take Home Pay</i>	1,407		2,730			
Savings	70	5%	273	10%		
Housing	450	32%	683	25%		
Utilities (inc. phone)	85	6%	164	6%		
*Food	141	10%	273	10%		
Transportation (inc. gas*)	211	15%	410	15%		
*Clothing	56	4%	109	4%		
Medical/Health	70	5%	136	5%		
Debts/Emergency	141	10%	273	10%		
*Recreation/Entertainment	70	5%	136	5%		
*Personal/Misc./Blow	113	8%	273	10%		

*\*Use Cash Envelope System*

### **Keys to Financial Freedom:**

1. Know God wants you to Prosper!
2. Receive the Wisdom of God.
3. Walk in the Love of God – Eliminate Strife.
4. Maintain an Attitude of Gratitude.
5. Be a Tither.
6. Sow your Time.
7. Write down & confess scriptures your freedom scriptures.

### **Practical Steps:**

1. Get a job or a 2<sup>nd</sup> job.  
Be the Best employee they've ever had!
2. Determine where you are.
  - a. Who do you owe? How much?
  - b. What are you spending & where?  
Keep a 2 week log of every \$ spent.
3. Determine where you want to go.
  - a. Establish your budget & stick to it.
  - b. Write down future goals.
4. Don't live above your means.
5. Stop impulse spending.
6. Eliminate or limit the use ATM, Debit & Credit Cards.
7. Use "Cash Envelope System."
8. Set Aside "Blow" Money.
9. Set aside "emergency" money of \$1,000.
10. Plan for times of increased spending.
  - a. Back to School, Christmas, Birthdays, Vacation.
11. Evaluate Credit Card Interest Rates, Mortgage & Insurance.
12. Start Saving NOW.
13. Look for other avenues of income.
14. Repair your Credit.
15. Plan, Save & Invest for the future.

## SANDY'S REFERENCE SHEET.....

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Item	Amounts @ 25,000/ Year	% of Income	Amounts @ 50,000/ Year	% of Income	Amounts @ \$16,000/ Year	Your % of Income
<i>Monthly Salary</i>	\$2,100		\$4,200		1,334	
Giving	210	10%	420	10%	133	10%
Taxes	483	23%	1,050	25%	307	25%
<i>Monthly Take Home Pay</i>	1,407		2,730		894	
Savings	70	5%	273	10%	45	5%
Housing	450	32%	683	25%	313	35%
Utilities (inc. phone)	85	6%	164	6%	53	6%
*Food	141	10%	273	10%	107	12%
Transportation (inc. gas*)	211	15%	410	15%	161	18%
*Clothing	56	4%	109	4%	36	4%
Medical/Health	70	5%	136	5%	45	5%
Debts/Emergency	141	10%	273	10%	71	8%
*Recreation/Entertainment	70	5%	136	5%	18	2%
*Personal/Misc.	113	8%	273	10%	45	5%

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