**6 Week Money Challenge for Your Finances by Steve Repak**

**Your Action Steps**

1. It is not what you know, but what you do that is important

If you know you need to start spending less, start tracking where you are spending so you can cut wasteful spending out. If you know that credit card debt is bad, quit using your credit card. If you know you need to start saving more, open an account and start putting money into it! Many of us don’t do anything to change our situation or believe in just praying alone to fix all of our issues. God wants us to pray but also expects us to take action.

1. Get an accountability partner

Whether your goals are financial, physical, or spiritual, I have found that when you have an accountability partner, your probability of success increases. When selecting an accountability partner, look for someone that you trust, who can put in the time, and who is encouraging but will still give you a kick in the butt when you need it. For the married couples out there, I would recommend selecting someone else other than your spouse. I have found when counseling couples that neither one will take advice from the other but will take the advice from a perfect stranger.

1. Read a book, take a class

If you want a better marriage, get in shape, get better with your finances or grow closer to your relationship with God, I encourage you to read a book and take a class. Keep in mind that if we are not growing, we are not moving forward, and if we are not moving forward, we are going backward.

1. Don’t give up!

For some of you, I was exactly where you are at right now. I was living paycheck to paycheck with a ton of debt, messed up credit, no money in savings, and very little hope. Once I started applying Biblical principles and trusting God with my finances, things started turning around, and I have no doubt that if you start trusting God with yours, they can turn around for you. For those who feel they are at a good place with their finances, I challenge you to give more, serve more, and save more so you will be even better equipped to do all God’s good work. For all of us, we serve a great and mighty God, and all things are possible through Christ!

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