## Pray about your Giving...

As part of worship on Sunday, November 20, we will have an opportunity to give an estimate of giving card during worship as an expression of our commitment to God, to the church, and a generous life. The estimate of giving card will have the following choices:

### Carlisle UMC Estimate of Giving Card 2023

I/We in 2023 plan to... (check all that apply)

Give for the first time to CUMC

Step up our giving

Commit to giving weekly/monthly to CUMC

Give as I/We did in 2022

Plan on giving \$\_\_\_\_\_ annually/monthly/weekly

Give a 2022 year-end gift to CUMC

Circle the option you will choose in worship on November 20, 2022.



www.carlislepaumc.org

# Budget Planning

Tell people who are rich at this time not to become egotistical and not to place their hope on their finances, which are uncertain. Instead, they need to hope in God, who richly provides everything for our enjoyment. Tell them to do good, to be rich in the good things they do, to be generous, and to share with others. When they do these things, they will save a treasure for themselves that is a good foundation for the future. That way they can take hold of what is truly life. ~ 1 Timothy 6:17-19 (CEB)

power of

#### You can harness the power of generosity

Generosity has the power to TOUCH lives...PARTNER with God... GROW our faith...INCREASE our joy...DECREASE our fear... and TAKE HOLD of what is truly life.

### Now is the time to plan for a life defined by the power of generosity

Regardless of your age, your personal experiences, upbringing, debt, income, and financial literacy, you can build a successful financial plan that creates a sustainable future and allows you to live generously.

### **3** Simple Rules for Finance

John Wesley, the founder of Methodism had 3 rules for money that can serve as a guide in planning to unleash the power of generosity. Earn all you can, Save all you can, Give all you can. Consider making personal financial plan using these 3 rules.

### Earn all you can

Serve God with your work. If you are retired and on a fixed income, give thanks for all that you have!

### Save all you can (FOCUS ON 1 OR 2)

**CULTIVATE** contentment and gratitude

SIMPLIFY your life. Where could you live more simply and cut expenses?

REDUCE debt

BUDGET for savings (budget tool on next page)

#### Give all you can (PLANNING YOUR GENEROSITY)

MAKE goals for generosity

USE the step chart to grow toward tithing

#### BASIC BUDGET

| Expense           | Actual % | Suggested % | 2023 Plan |
|-------------------|----------|-------------|-----------|
| Housing           |          | 20-30%      |           |
| Transportation    |          | 10-15%      |           |
| Food              |          | 10-15%      |           |
| Charitable Giving |          | 10-12%      |           |
| Utilities         |          | 8-10%       |           |
| Savings           |          | 5-10%       |           |
| Medical/Health    |          | 5-10%       |           |
| Debt              |          | 5-10%       |           |
| Clothing          |          | 2-7%        |           |
| Miscellaneous     |          | 12-15%      |           |





2.

3.

4.