## God's Part and Our Part



Well, how'd you do on memorizing 1 Chronicles 29:11-12? It's an amazing verse. Whether it is the morning or at night or anytime in between, I'd encourage you to continue meditating on this verse for the next 30 days- it's that important!

Now, the reason the lesson on God's part and our part is at the beginning, is that it's the foundation for the entire study. God is the owner of everything; He's in control of everything and He provides us everything. And as you learned, our role is to be a steward.

I'm completely convinced of this. The Lord didn't make us to be the owners. We can't handle it when we think we're owners. The only way we can really experience financial contentment, peace and even joy is when we are faithful stewards.

Now let's look at the next lesson.

In this lesson you'll continue recording your income and expenses in the 30-day diary. As we mentioned, this is crucial so that you'll realize what you're actually spending every month so please be faithful in filling it out!

You'll also complete a resume. Simply click on the resume link to get started. From there you will find tips on how to write a resume, sample formats, additional suggestions, and you'll be able to print and save your resume once it is finished.

Now, let's take a look at the Snowball Debt Calculator. First, fill out all your debts in the appropriate areas of the calculator. For some people, this can be difficult emotionally because they don't know what they owe and are stunned to discover it's so high. But don't worry, there is hope in every situation.

Once you log in your debts, use the Additional Monthly amount

section to find out how you can quickly eliminate your debt. The more you put into the additional monthly payment, the faster your debt is eliminated! That's the snowball in action. It is exciting to see your debts go down and more of your monthly payments going to pay off principle and less towards interest.

And remember, if you have any questions, be sure to ask your small group facilitator.

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