

Mindy's financial situation is difficult in the early months, with a \$639 monthly budget deficit. She will need to rely on reductions in the interest rates and payments to balance the budget. She will need CCCs help in that regard. She will also need to refinance the house to reduce the monthly payments. She may also need to sell the Accord and get a less expensive car to reduce the monthly payments.

She will need to tighten the monthly food budget. This may mean buying more generic products, using coupons, buying cheaper cuts of meat, going to discount grocery/warehouse stores for some items, stocking up on non-perishable items, etc. She may also need to rely on the church for additional food supplies.

This budget is bare bones at best, leaving no room for clothing or entertainment, or savings for an emergency fund, kid's college, or retirement. These items will need to wait until later.

Mindy will need to consider ways to increase her income. This may mean getting a higher paying job, especially one that will help pay for her health care, or at least a part-time job.

I left her monthly giving at \$10.00. While tithing 10% is the Biblical standard, I felt it is a personal choice and that God is more concerned about her heart and being there in her circumstances than in the amount of her giving. The hope would be that as her financial situation improves with the payment reductions and other measures mentioned above, that she would be free to increase her giving in the months ahead.