



# Monthly Focus: September 2010

## something to chew on...

Budgeting is not always fun, but it is the only way to follow through and apply what Crown teaches about getting out of debt, saving and giving while still meeting basic needs. Most people will have **too much month at the end of the money** unless a carefully planned and disciplined approach to spending can be established and followed...

Also, using a budget introduces an attitude of control in spending that is needed to reach your financial objectives! Of course, a budget is useful only if it is *used*. It should be a plan **tailor-made for managing your finances**, not someone else's. :)

You are welcome to download the updated Crown Personal Budget and Manual under Free Downloads on our website <http://crown.org.za/ls/southafrica> Also have a look at the book, *Your Money Counts*, by Howard Dayton on our Productlist. In this practical book, along with budgeting hints, you will discover the profound impact handling money has on your relationship with God.



“Let temporal things serve your use, but the eternal be the object of your desire”

- THOMAS A KEMPIS

## STRETCH YO' BUDGET



South Africa is currently suffering under the pressure of the public servant strike and our economy is losing millions every day. If that is not enough, the picture even looks bleaker on the personal front.

There were 7 500 applications for debt counselling in June. The bad debt figure for June was R578 million. 62 013 judgments were served which brings the average debt owed to R9 326 per judgement. The outstanding debt was for services rendered and cash loaned on overdraft facilities, credit cards and loans.

The picture is bleak, but there is hope! At Crown SA we believe that with the proper teaching and application, every South African can become a good steward of the possessions and money under their care. Visit us at <http://crown.org.za/ls/southafrica> for more on how to become a good steward. We look forward to communicate with you and serve you in the best possible way.

**CONTROL IMPULSE SPENDING:** Whenever you've got the urge to buy expensive items, first think, pray and talk it over with your spouse/friend. Wait 24hrs before you purchase because many times the excitement will pass and then you can compare it more objectively to other more important needs to be met.

Whenever unplanned with your make the

**BUILD UP A GIFT INVENTORY:** We think it's wise and cost-effective to stock up an inventory of unique presents to supply those last-minute or future gift needs! Now you always have a good reason to check out a sale for any useful gifts to give at all the birthdays, anniversary parties, baby showers etc.

**SHOP AROUND:** Get new quotes from the competitors of the annual service providers that you make use of (ie. cellphone, short-term and longterm insurance etc.) every few years and compare the costs vs benefits. Just to keep your current service providers honest and on their toes!

Handré de Jongh  
National Director: Crown SA

**Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts.**  
- Proverbs 24:3-4 (LB)



The Crown Biblical Financial Small Group Study  
A practical, life-changing study that encourages and challenges people to learn and apply Scriptural truths about handling all of their possessions.

**Topics:** BUDGETING, EARNING, GIVING, DEBT, SAVING, INVESTING, SPENDING & TRAINING CHILDREN

Please see our Productlist on the website for more info on this Study and other materials...

