

Living from the **TOP of the Barrel** teaches you how to be specific with your request to God. When God sees you have a plan, He will help you achieve your goals.

ReCap

- 1) The tithe (10%) opens the "windows of Heaven".
- 2) God (His spiritual principle) is working for you, not against you.
- 3) Learning to live on 80% is an act of self-discipline. You are renewing your thinking about how you intend to handle your finances in the future.
- 4) "365" TOP of the Barrel (10% savings) is your reward. It is the visible manifestation of your faith. Remember - **YOUR BARREL/SAVINGS** is your friend.

When these actions are working together - you'll discover a freedom you've never known.

So start planning that dream vacation, the achievement of an excellent credit score, the purchase of your new home, or a debt free life - today.

I'll see you at the TOP!



LIVING FROM THE TOP OF THE BARREL

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"365" TOP of the Barrel is an offering we give for the upcoming year to "Jump Start" a different way of thinking. The initial offering of \$365 (a dollar per day for the upcoming year) tells your brain your intentions for the future. It's like serving notice to yourself that you are capable of achieving your financial goals -- planning for that dream vacation, achieving an excellent credit score, purchasing a new home, or just living debt free. When you make your intentions known to yourself, your brain will then begin to think in a different way.

The Plan

"365" TOP of the Barrel is not some gimmick or a catchy phrase --- it is a lifestyle. It is a proven method to help you:

- isolate concrete goals to believe God to achieve.
- develop discipline to save consistently and systematically.
- break the cycle of living from pay check to pay check.
- learn to live on 80% of your income instead of 110%.
- be prepared for financial emergencies.
- fund those emergencies from **Your Barrel/Savings**.

The Goal

Your ultimate goal is to save enough money in YOUR BARREL/Savings equal to a month of expenses. From this point on --- don't touch the amount in YOUR BARREL. Your objective is to never empty this barrel again!

The Barrel Works Like This

- 1) Determine the amount to pay all of your bills for one month. This amount becomes the amount you will believe God to fill Your Barrel/Savings.
- 2) Start your 10-10-80 plan
 - 10% of your income is a tithe to your local church (acknowledging God in your life)
 - 10% goes into your savings (YOUR BARREL/SAVINGS) (You can even believe God to put more than 10% in YOUR BARREL/SAVINGS each pay period. It's up to you and your faith).
 - 80% is what you learn to discipline yourself to live on

If an unexpected financial emergency arises (i.e. vehicle repairs, medical expenses, etc), what would you do?



BORROW the amount needed from YOUR BARREL/SAVINGS

- From your 80% devise a plan to pay back the amount you borrowed from YOUR BARREL over a period of time you set.

In essence - you become your own bank! You can even charge yourself interest and send yourself a monthly bill. Make it fun! You're in control! You are your own banker. You set the terms. Remember, you can invest YOUR BARREL/SAVINGS while it sits there. It may take a little hard work at first, but once you get the hang of it, you'll thank me later.