

Abundance: Additional Input from David Lewis April 4, 2022

1. Write down your goals. This includes your life goals, long-term goals and shorter-term goals. Update them as required once you succeed in reaching them.
2. Create a treasure map or vision board. Update it every 3 years or so as you precipitate or complete many of the items on it and celebrate fulfilling them!
3. Create a budget and stick to it! Update your budget annually or biannually as your financial situation improves. You can use “MINT” for free, or you can use Quickbooks (more for businesses) or Quicken (more for individuals/families.)
4. Determine on a regular basis what are your needs vs. your wants. Put your wants to a “fire test” and happily secure them if they serve and glorify God, you and your family.
5. If you are married, have four bank accounts: 1) a joint checking acct 2) a joint savings account for investments 3) and 4) individual accounts for each of you to spend as you are inspired based on your needs/wants in balance.
6. Completely pay off all credit cards on a monthly basis. Avoid overspending and debt as if your life depended on it, for in one sense it does!
7. If you are considering purchasing a home and must have a mortgage, pay an extra monthly payment immediately. This will save a LOT on your mortgage. Then pay an extra amount monthly to pay down the principal.
8. Complete a last will and testament, get it notarized, secure copies in a fireproof safe or safety deposit box and insure the important people noted within it all have copies of the notarized version, including The Hearts Center.
9. Avoid scams like the plague. TRUST GOD. Cast not your pearls before swine.
10. Regularly change important passwords that could impact your finances or life. Make them robust and keep them in a special place that your heirs will have access to.
11. Seek professional help and advice from those who know more than you do. Secure a coach and follow his/her guidance after weighing/filtering it through your Christ Mind.
12. Neither a borrower nor a lender be, except when you secure appropriate loans for important investments, mortgages, etc.
13. Teach your children important financial principles and values. Secure the Rich Dad, Poor Dad game, play it and have fun!
14. Give children chores and encourage them to be entrepreneurs, practice thrift and save.
15. In every vocation, job or profession, do more than you are required. Anticipate what your superior would like and be proactive. Study, learn and master everything you can and you will rise up various ladders within your life to be victorious and joyful!
16. Tithe 10% for abundance, 20% for wealth and 50% for opulence.
17. Read a book or take a course at least once a month and preferably even more often. Be a life-long learner and then apply your knowledge in virtuous works for God and MAN.
18. Leave a major legacy for your heirs, your community and for humanity. Create! Write an autobiography or document some creative ideas through music, art, poetry, etc.
19. Plant a tree for each year of your life—at least once a year and more if possible!
20. Smile liberally, laugh often and sing and hum (on key) throughout the day!