10 Tips to Save Money and Spend Less

One of the most common New Year’s resolutions is to improve one’s financial state. A 2015 Pew Survey on American Family Finances revealed 33 percent of Americans have zero savings. Do we dare disclose the average amount of debt under which most Americans, including Christians, live?

Here’s the deal: Saving money and breaking free from debt comes from healthy habits agreed upon and adhered to faithfully. Jesus said regarding wealth, “So if you have not been faithful in the unrighteous wealth, who will commit to your trust the true riches?” (Luke 16:11).

Although I grew up in a very modest setting, I do thank God for the example my dad and mom provided. They demonstrated wise principles from Proverbs, although they were not born-again Christians until later in life. As a result, we didn’t just “get by”—we prospered.

My father was a Polish immigrant, never completed high school and worked on a Ford assembly line, then later as a maintenance man at a bank. My mother was disabled, yet scrubbed floors on her knees three days each week. “I want you to have it better than us, son,” she’d often say.

We had no automobile, never went on vacations and had no air conditioning. We rode buses, took cabs or walked wherever we needed to go.

My parents, who married in their mid-30s, provided my sister and me with a relatively secure upbringing. I had 12 years of Catholic schooling and later went on to graduate from Cleveland State University as president of my class.

I was selected for a position at the AFL–CIO headquarters in

Washington, D.C.; met my wife of now 40 years; and currently enjoy our grown children and six grandchildren, with whom we just shared holiday cheer.

I’ve transferred my parents’ secrets to saving money to my children who follow the Lord. It’s fun to see them living out things with their children for which they once teased me (“Hey, turn off the lights!”) now reaping the benefits of being wise, frugal and generous in the stewarding of their resources.

My oldest son recently paid off his debt from Harvard’s Kennedy School of Government and surprised his wife on Christmas morning by doing likewise with her college debt after retiring her remaining van payments.

All of us enjoy sharing “Jesus deals” when we discover discounts or extraordinary bargains. One daughter-in-law made my day as she reviewed the children’s gifts and related how she found many from wealthy-area yard sales and unbelievable specials found on the Internet and clearance sales. A brand-new child’s bike was $38. Cowboy boots valued at $165 were $45.

I have a beautiful niece who returned from the mission field not long ago with an adopted young daughter. Although she had no business experience, she sought God, who gave her an entrepreneurial idea for an innovative product. She’s inspiring us all as the business is exploding, and she currently employs 26 workers in only a couple of years.

How about you? Do you desire to retire debt, save money, spend less and prosper in 2017? From our experience, I offer these creative money-saving ideas to encourage you in the new year.

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1. Make a quality decision not to rob God, but be faithful with all your first-fruits tithes and offerings. Claim by

faith God’s promises from Malachi 3:8-12. As John Bunyan, author of *Pilgrim’s Progress,* stated, “I shovel it out, God shovels it back, but God has the bigger shovel.”

2. Learn to live by two life principles: 1. If I can’t afford it, I don’t need it. 2. If I need it, I’ll save for it. Remember, Scripture tells us, “Just as the rich rule the poor, so the borrower is servant to the lender” (Prov. 22:7). Stay free.

3. Since housing expenses are usually 50 percent of our monthly income, cut, cut, cut. Time to downsize? How about reducing utilities by adjusting the thermostat seasonally two to three degrees? Install an attic fan to suck out hot air and cool your home. Close blinds and drapes where you can to maintain temperature. Reduce water usage with shorter showers; keep the water off when brushing teeth; use full loads in washer and dishwasher. Do lawn and landscaping work yourself? Cut Internet package? Raise insurance deductible? Appeal for rent reduction? Wear sweatshirts and sweaters in winter?

4. Exercise self-control and eliminate the unnecessary. Use money-saving coupons. Get your gas at Costco and pay $ instead of $ a gallon (recent Tennessee figures). Stop going to Starbucks (strong supporter of LGBTQ agenda and abortion) to save approximately $2000 yearly. See movies at early discount times ($ vs. $ x four or five). Use free DVDs from the library vs. costly cable (We have 3000 selections at our library and can keep 10 for six weeks). Eat a full meal before attending sporting events plus bring along your own bag of “goodies” rather than be captive to their astronomical prices. Host children’s birthday parties at home rather than paying $200-$300 for a rented room and pricey, unhealthy foods.

5. Be wise with cars. Financial guru Dave Ramsey advises not buying new or leasing cars but purchasing quality, prior-owned vehicles. Maintain them and keep them as long as you can (Irv Gordon passed the 3 million miles mark with his Volvo and said

the secret was doing exactly what the manufacture’s handbook stated). And don’t be concerned with image. Warren Buffett drives an older Honda plus lives in the same house he bought in 1957. Walmart heir Jim Walton drives a 15-year-old pickup truck.

6. When shopping, plan ahead and have a prepared list. Avoid last-minute and impulse buying. Marketing experts design stores to ensnare you here. Prepare for inevitable birthday, anniversary and Christmas gifts. Search the Internet. Shop the day after Christmas to get 50 to 75 percent off items and store them in a gift closet (I already have half my Christmas gifts for next year). Buy bulk quantities of often-used items at discount places.

7. Stay away from get rich quick schemes and stop gambling or participating in the lottery. Your odds of winning the Powerball are 1 in 190 million. Don’t be seduced. Be responsible with God’s money.

8. Saving for college: Be very discerning and disciplined to avoid burdensome debt for decades. With some exceptions, it is not essential for someone to go to a prestigious, exorbitantly priced, out-of-state institution unless God clearly directs. The *Wall Street Journal*‘s front page article “Employers Favor State Schools for Hire” (9/13/10) states, “U.S. companies largely favor graduates of big state universities over Ivy League and other elite liberal arts schools when hiring …” They surveyed almost 500 companies, public and private, for this informative piece.

I graduated cum laude from Cleveland State University with its 13,000 students. Applying for financial assistance, going to a commuter school, working jobs throughout and gaining free tuition my senior year as student government president, enabled me to graduate debt-free, and God blessed me with a job across the street from the White House.

9. Be self-controlled and selective in dining out. You can save thousands of dollars by simply changing some habits you may have unwittingly developed here.

Consider the frequency with which you indulge. Is it essential? Is it merely convenience? Are there creative alternatives? Could I lose some weight and actually be healthier if I brought a nutritious smoothie, grabbed a $ Burrito Bowl at Chipotle or a $ sandwich at Subway?

For birthdays and anniversaries, do we take advantage of available specials and complimentary appetizers? If I’m a senior, am I availing myself of free coffee and discounts at restaurants in my area?

When going out with my spouse, could we avoid appetizers? Dessert? Adult beverages? Get water with lemon rather than sodas? It all adds up plus lowers the tip.

Check out how much you’ve been spending by going out for lunches, dinners and those more convenient carry-outs in the past year. It may shock you how much money has been going here.

10. Get serious this year regarding self-controlled stewardship. It’s easy to be enticed by seduction in this area. I minored in marketing, and a marketer’s goal is to influence people to want things they don’t need and buy things they can’t afford.

Scripture tells us, “Owe no one anything, except to love one another …” (Rom. 13:8). How liberating it is to be debt-free or be on the pathway to that goal.

Are you ready to make adjustments and live within your means in the new year? Hasn’t the church been bloated and undisciplined long enough?

“May it soon be seen, the church wise and lean, saving bucks in ’17!”

Happy New Year! {eoa}