

# 10-10-80

**T**hat sounds like the combination to a lock. Actually it is a very effective formula for the financial part of our lives, advocated by a number of wise people who have thought deeply about some of the most effective ways to manage our finances, especially from a faith perspective.



Here's how it works: We give the first 10% of our income to the Lord's work through the church and other organizations we believe serve God's purposes. Next, we put 10% in sound savings or investments. The remaining 80% is what we have to live on.

This may sound very challenging at first. But for those who have tried it over time, it not only becomes easy, but is immensely helpful in achieving their personal financial goals!

For one thing, few people save 10%. With the discipline of having to live on 80%, we are forced to evaluate how many of those latte coffees we really need or whether we truly must have that new this or that. Another benefit of this formula is that it brings us the satisfaction and joy of sharing generously with others and knowing our money is serving not only our personal or family needs but also doing God's work in the world.

10-10-80 sounds like it could be a combination to a lock. Perhaps it actually is, only in this case the lock is to successful and satisfying management of our financial resources.

*Want to more fully explore the meaning of "Stewardship?"*

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