Mount Calvary Holy Church of Winston-Salem

2017 Lenten Financial Fast Wednesday, March 1st - Sunday, April 16th



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2017 LENTEN FINANCIAL FAST

Lent is the 40-day period between Ash Wednesday and Easter Sunday (excluding Sundays). This year Ash Wednesday is March 1st and Easter Sunday is April 16th. Lent is a period of prayer and preparation as we celebrate Christ's finished work on the cross at Calvary and His triumphant resurrection three days later. Lent is usually marked by a time of penitential sacrifice. This year, as a church we are committing to 40 days of sacrifice in the area of our finances. Therefore, we are calling for all of us to participate in a **Financial Fast**.

The guidelines for our Financial Fast will follow the four principles related to Jesus' teaching on "Love and Money" in Matthew 6:19-24. In this passage Jesus teaches us to:

MAKE our money (v. 19).

During Lent look for ways to intentionally increase your income. If you are unemployed, ramp up efforts to find gainful employment. If you have a job, look for ways to create at least one new stream of income (or strengthen an underperforming stream of income). Remember that, while God never condemns making money, we should not allow our money to make us. "One's life does not consist in the abundance of his [or her] possessions" (Luke 12:15).

MANAGE our money (v. 19b).

During Lent seek to manage your money wisely by investing in things that matter. Limit the amount of money you spend on earthly treasures "where moth and rust destroy". Refrain from all non-essential spending and suspend your use of credit cards. Limit the amount you spend on restaurants and eating out. Instead, focus on spending less and saving more. Use the **Lenten Savings Plan** included in this brochure to be intentional about saving your money over these 40 days. If you are able to save more, by all means, do so. If you cannot follow the full 40-day saving plan, strive to save as much as you can during this period.

MEASURE our money (v. 21).

Jesus tells us that where our treasure is, our heart will be there also. What we spend our money on is a key indication of what we really love. During Lent, keep a **Spending Journal** to write down everything you spend and "measure" where you are spending your money. Monitor your spending, and at the end of the 40-day period, make any necessary adjustments to your spending habits.

MASTER our money (v. 24).

Jesus tells us that we cannot serve two masters. Money is a great servant, but it is a terrible master. We must master our money so that money does not become our master. The best way to master our money is to give it away. Generosity is the antidote to idolatry. We master our money when we put our money in the hands of The Master. Be especially generous during Lent. Begin by making sure that you are faithful and consistent in tithing to your local church, but ensure that your generosity is not limited to one day a week. Be intentionally generous to people you encounter in your daily life. Buy someone a meal, give to a charity, let your money know that it is not your master.

40-Day Spending Journal

Note: Get a small notebook that you can easily carry with you. I want you to write down all the money you spend, every penny. Each day (if you currently do not keep a log) you should also record any bills you pay *(mortgage, credit card, car loan).* The point is to record every single penny that you spend. Everything gets written down, even that pack of gum or bag of chips.

Copy the following columns in your notebook or you can use this template or make a copy of the page. Be sure to include the column identifying whether your purchase or payment was a need or a want.

Day/Date	Expense Item	Amount Spent	Was this expense a need or a want?

Here's Example of what your journal entry may look like on a particular day:

Day/Date	Expense Item	Amount Spent	Was this expense a need or a want?
Wed./March 1 st	Sausage, Egg McMuffin @ McDonald's	\$5.67	Well, it was a want really because I could have eaten breakfast before I left for work.
Thurs./March 2 nd	Starbucks Grande Latte	\$3.95	Want
Fri./March 3 rd	Lunch at Subway (turkey sandwich supersized to drink, chips)	\$6.97	Need, maybe. I didn't pack a lunch??
Sat./March 4 th	Snack, bag of UTZ from vending machine	.75	Need/want. I don't know. I was hungry!!!
Sun./March 5 th	Late fee (Was 5 minutes late picking up my son)	\$10	Not sure. I needed to pay the fee to get my kid.
Mon./March 6 th	Dinner from Popeye's	\$24.35	Okay, a need. But I was too tired to cook.

Reviewing Your Spending Journal

- -- Use the spending journal to record what you spend. Don't edit or judge yourself. This exercise works best if for the 40 days you simply record what you do.
- -- Make a note of where and when you tend to get off track concerning budgeted expenses.
- -- Use the information from your spending journal to make adjustments to your budget. For example, if you are eating lunch every day at work, then cut back on eating out during the weekends. If you must have brand-name coffee then something else has to be cut.

2017 Lenten Savings Plan

	Amount	
Date	Saved	Total Saved
March 1st	\$1.00	\$1.00
March 2nd	\$2.00	\$3.00
March 3rd	\$3.00	\$6.00
March 4th	\$4.00	\$10.00
March 5th	\$5.00	\$15.00
March 6th	\$6.00	\$21.00
March 7th	\$7.00	\$28.00
March 8th	\$8.00	\$36.00
March 9th	\$9.00	\$45.00
March 10th	\$10.00	\$55.00
March 11th	\$11.00	\$66.00
March 12th	\$12.00	\$78.00
March 13th	\$13.00	\$91.00
March 14th	\$14.00	\$105.00
March 15th	\$15.00	\$120.00
March 16th	\$16.00	\$136.00
March 17th	\$17.00	\$153.00
March 18th	\$18.00	\$171.00
March 19th	\$19.00	\$190.00
March 20th	\$20.00	\$210.00
March 21st	\$21.00	\$231.00

	Amount	
Date	Saved	Total Saved
March 22nd	\$22.00	\$253.00
March 23rd	\$23.00	\$276.00
March 24th	\$24.00	\$300.00
March 25th	\$25.00	\$325.00
March 26th	\$26.00	\$351.00
March 27th	\$27.00	\$378.00
March 28th	\$28.00	\$406.00
March 29th	\$29.00	\$435.00
March 30th	\$30.00	\$465.00
March 31st	\$31.00	\$496.00
April 1st	\$1.00	\$497.00
April 2nd	\$2.00	\$499.00
April 3rd	\$3.00	\$502.00
April 4th	\$4.00	\$506.00
April 5th	\$5.00	\$511.00
April 6th	\$6.00	\$517.00
April 7th	\$7.00	\$524.00
April 8th	\$8.00	\$532.00
April 9th	\$9.00	\$541.00
April 10th	\$10.00	\$551.00
April 11th	\$11.00	\$562.00
April 12th	\$12.00	\$574.00
April 13th	\$13.00	\$587.00
April 14th	\$14.00	\$601.00
April 15th	\$15.00	\$616.00
April 16th	\$16.00	\$632.00