



Budget Busters Exposed!

by *Reach UP* Friends

- Which ideas were new to you?
- Which ideas would you like to use?
- Have you ever experienced fraud on your debit card?

Bonus Questions:

- What friend or family member can you discuss these tips with and have them hold you accountable to do them?
- Make a list of the people you would like to buy gifts for this Christmas! Get a head start. Do you think it's fun to plan ahead and think of the smiles on Christmas day?

Reach UP to God:

- Pray for wisdom and courage to try some helpful tips for your financial situation.
- Write a helpful verse or a prayer on a piece of paper and put it in your wallet. It will remind you of your good intentions and help you stay on track.