

Living Paycheck to Paycheck

Problem:

No matter how hard we work, there's never enough left at the end of the month.

3-Step Solution:

1. **Budget Together** — Plan your money before the month begins.
2. **Track Every Dollar** — Know where it's going.
3. **Adjust & Pray** — Ask God for wisdom to make better choices.

Bible Verse:

"Be diligent to know the state of your flocks." – Proverbs 27:23

Action Steps:

- Create a monthly zero-based budget.
- Review it together weekly.
- Pray for unity and discipline in financial decisions.

