

The Steward's Map. *In order.*

Most men don't have a money problem. They have an order problem. Dollars and no map, so the dollars leak. Here is the map: eight moves, in biblical order, for a Canadian Christian household.

How to read it: Start at the top. Do the next move. Don't skip ahead, and don't try to do all eight this month. Find where you are, and take the next step. That's the whole game.

- 1 Give first.**
Set your giving before anything else, not after the bills. Firstfruits is the line that says money is not your god. Start where you can, even one or two percent, and build.

Proverbs 3:9

- 2 Stash the first \$1,000.**
One job: keep the next small crisis off your credit card. The car repair, the dental bill, the furnace in January. Put it in a separate account and leave it until life happens.

Proverbs 6:6, the ant

- 3 Put out the fire: high interest debt.**
Credit cards and anything above roughly ten percent. This is the fire in the house. Pick smallest balance or highest rate, then throw everything at it until it's gone.

Proverbs 22:7

- 4 Take the free money.**
If your employer matches RRSP contributions, put in enough to get the full match. It is the only guaranteed return you will ever see. Leaving it is leaving wages on the table.

- 5 Build the real emergency fund.**
Three to six months of expenses, in a TFSA at a separate bank. This is the one that lets you sleep, weather a layoff, and leave a bad job without panic.

- 6 Invest on purpose, tax sheltered.**
TFSA first for most men. It grows tax free and comes out tax free. RRSP when your income is higher. Boring, automatic, monthly.

Matthew 25, the talents

- 7 Fund the big goals.**
Buying a first home? The FHSA is the most powerful account in Canada right now. Kids? An RESP catches the government's twenty percent grant. Name the goal, pick the account, automate it.

- 8 Give beyond the tithe. Play the long game.**
Once the base is solid, generosity stops being a line item and becomes the point. This is where money turns into something that outlives you.

2 Corinthians 9:7