



Homework Lesson #3



Money, Possessions & Eternity reading

Chapter 3 – The Nature of Materialism

Chapter 4 – The Dangers of Materialism

Chapter 16 – Making Money, Owning Possessions, and Choosing a Lifestyle



Journaling

Write about experiences when you found ways to be generous

Write about your successes and frustrations as well as the ways are you experiencing changes in your life (positive or negative) as a result of this process

Write what God lays on your heart as you read chapter 16

Review previous prayers listed in your journal



Track all of your expenses for the month (using expense tracker sheet)



Evaluate your payroll withholding (number of exemptions)

Try the following link to calculate the amount of exemptions to claim:

<http://www.irs.gov/Individuals/IRS-Withholding-Calculator>



Update your Personal Financial Statement



Try to find \$100 per month in spending cuts