

## Happy New Year!

***Happy new year?! What's up with that, Budget Guy—you're like four months early!***

Seems to me that it depends on how you look at it. For me, September always seems like the start of a new year. Summer vacations are over, the kids are back in school, football's starting up, the big holidays are just around the corner.

***Okay, I'll buy that...happy new year to you, too. Now what?***

Well, since we think of the start of a new year as the opportunity for new beginnings, I thought I'd use this column to re-introduce the Budget Guy and what, exactly, he does here at Shepherd of the Hills.

***Seems pretty obvious to me—the Budget Guy...er...you... write an article each month for the newsletter. Some of them have actually been pretty good. You've written a couple of stinkers, though...***

Thanks...I think. But there's more to it than that. You see, money is a powerful tool that can help us do what is really important in our lives. But we have to make sure that we control it rather than it controlling us. I'm here for anyone who wants help with their personal finances.

***Cool! I've got a big credit card bill coming in any day now...***

No, sorry, I can't pay any of your bills for you. But I will work hard to help you do things like:

- ▶ Find a way to pay off your debts
- ▶ Develop a plan for spending your money that will help you stay out of debt
- ▶ Get out of the too-much-month-not-enough-paycheck syndrome
- ▶ Tame that wild checkbook that never seems to balance

- ▶ Figure out why you don't ever seem to reach the light you think you see at the end of the tunnel

***Wait a minute—this sounds like a sales pitch! What's it gonna cost me for all of this supposedly great advice?***

Nothing. Nada. It's free. And I'm not paid by the church, either. It's simply my way of contributing to the ministry at SHPC and trying to give back a small portion of what God and SHPC keep giving me.

***Well, the price is right. But I'm not really comfortable sharing my personal financial stuff with anyone.***

So don't. We can talk things through in general terms, if you'd like. Any personal information you do decide to share with me is kept strictly confidential. I don't share it with anyone. I don't even tell anyone who I'm working with.

***What if I only have a question or two, like whether or not it makes sense to pay off my car note, or whether or not a credit card offer is a good one?***

No question is too small. Just ask and I'll do whatever I can to help you.

***Hmmm...I don't know...***

Look at it this way—if your financial life isn't perfect, maybe I can help make it a little better. I'm not a CPA or tax expert, but I do have a lot of financial experience and knowledge. If I don't know the answer, I'll tell you up front and then help you find it. And it won't cost you anything but some time.

Are you ready to make it a new year?

I'm here to help you improve your financial life. It's free and confidential. Just call the Budget Guy, Allen Gunter, at 292-4035, or send an email to [BudgetGuy@shpc.org](mailto:BudgetGuy@shpc.org). For a wonderful look at what the Bible says about money, check out the Crown Financial Ministries Small Study Groups—contact Chris Gordon at 484-1905 for more information.