

The background is a dark teal color. It features several light teal circles of varying sizes scattered across the frame. In the top right corner, there is a vertical red rectangle. A large, horizontal yellow bar with a slight gradient is positioned in the middle of the image, containing the text.

Ceiling on Desires - **MONEY**

# COD - Money

- ▶ We need to determine how to cut waste of money in our everyday lives, and how to discover where and how we waste it.
- ▶ The first step is to answer the question: Do we budget?
- ▶ What do you understand by “budgeting”?
- ▶ Why does this word have such negative connotations?

The background is a dark teal color. It features several decorative elements: a large teal circle in the top right, a smaller teal circle in the bottom right, a red vertical bar in the top right corner, and a large teal circle in the bottom left. The text is centered and slanted upwards from left to right.

**Compile a list of  
your weekly/monthly  
expenses!**

# A few personal Questions

Do you save money & conserve energy by limiting use of utilities, such as electricity, water, gas & other natural resources?

Do you limit telephone call, texts, etc?

Do you buy your lunch rather than taking a packed one?

Do you buy impulsively rather than planning your purchases?

Your Turn.....