

*Our objective at NINE12 is to financially equip and empower God's people to manage their money in a manner that will glorify God. We accomplish our goal by presenting a Spending Plan Workshop.*

*The 2 hour session with NINE12 will cover the basics of identifying each participant's income, including breaking down their spending into categories such as giving, household, auto, children, insurance, accumulated expenses, and weekly disposable expenses (cash). This simple framework will give each participant a practical tool to make changes in their spending habits which will directly impact their difficult financial decisions. Each participant will leave with a Spending Plan in hand that becomes a framework for being a better steward and a more generous giver. In addition, their Spending Plan will give them the opportunity to be free from financial bondage.*

*We also want to let you know that there is a \$12 materials charge per participant or couple at our NINE12 Workshops. The items we will be providing for each participant include our NINE12 Workshop folder with a set of printed NINE12 Spending Plan Worksheets and all the tools needed to complete them. These tools include a*

*calculator, pencil, eraser, notepad, and highlighter for each participant. We will also have available flash drives for participants who want to bring their laptops so they can download the forms and enter their financial information directly into the electronic spreadsheets.*

*The worksheets are presented in a PowerPoint and the environment is interactive, which helps the participants follow along in the process. Upon the participants leaving the workshop with the Spending Plan, each participant who did not bring a laptop is encouraged to request electronic worksheets via email to [info@NINE12.org](mailto:info@NINE12.org). This will allow them to easily track their spending in a simple spreadsheet on a monthly and a year to date basis. Finally, we ask that the church provide water and some type of fruit or granola bar for the participants.*

*NINE12.org*