



AUGUST 2025

M A G A Z I N E

10 Tips to Spend Less & Save More

HER VOICE, HER
VERSE:
UNBURIED

THE REAL
MEANING OF
Timothy 6:10
**Is Money
the Root of
all Evil?**

**HALF THE TME,
DOUBLE THE FAITH:**
Following God to
Financial Freedom

VIRTUOUS VICTORIOUS & VALUED



a note from **Angie**



Hey Christian Ladies,

Welcome to the August issue of Virtuous, Victorious & Valued Magazine! This month's issue focuses on finances.

Now that I'm on the other side of 50, my focus is on debt-free living. I plan to re-retire by the time I turn 62 and travel the world with my husband. Sounds like a great plan, right?

But we didn't think about one important detail: How were we going to pay off our mortgage by 62? A goal without a plan is just a wish—and we didn't have one.

But God.

Slowly but surely, through a series of twists and turns, His plan was revealed. We just needed to take the first step.

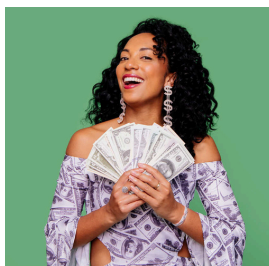
I pray that you will ask God for the plan for your goals and dreams—and that you'll have the faith to take the first step toward accomplishing them.

Until the next issue, be virtuous, victorious, and valued!

*Blessings,
Angie*

Founder & Chief Editor

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HALF THE TIME DOUBLE THE FAITH



Now that I'm on the other side of 50, I'm constantly looking for ways for my husband and me to be gainfully *unemployed*. Yes, I said *unemployed*. You see, the goal is to be debt-free in the next 10 years so we can both stop working by age 62. It's an ambitious goal—especially since we bought a house five years ago with a 30-year mortgage—but that's the goal nonetheless.

When I retired last December after 28 years in public education, I knew my working days weren't over. I planned to pick up a part-time job to supplement my pension. My husband planned to keep operating his trucking business until either: a) we won the lottery b) we were debt-free or c) God told him what Plan C was.

We were in pretty good financial shape—no credit card debt, two years left on a car note, and a rental property that paid for itself. Once our house was paid for we could comfortably live off Social Security



Social Security, our investments, and my pension. But that wasn't set to happen until 2050. Our debt-free goal did not match our mortgage statement. At the rate we were going, we'd be in our 70s before we were debt-free. That was not the plan. How could we make 25 years of mortgage payments in just 10 years?

Proverbs 16:9 says, "A man's heart plans his way, but the Lord directs his steps." We had a goal, but we *did not* have a plan. We left God out of the conversation—and that was a critical mistake. If this crazy, ambitious goal was to become a reality, we needed God to plan our steps. One thing to know about God: He doesn't just hand out blueprints. He requires obedience first. Obedience paves the way to revelation. We had to take the first step before God would reveal the next step.

The first step came two months after I retired. I searched for part-time jobs that fit my skillset, but all my matches were customer service (too stressful), sales (not my cup of tea), or school-based roles (which I wanted a break from). I still had a passion for education, but I didn't want the stress that came along with it. Little did I know, God would direct me to a job that included all the things I loved



be still

AND KNOW THAT I AM God

Psalm 46:10

about being a principal—with none of the stress (and a pretty decent paycheck). I applied, interviewed, and got the job. Step one was complete. Now God would reveal the next.

My husband owns a trucking business that has always done well. But over the past few years, rising fuel costs and sharp drops in freight rates cut profits. To make up for the losses, he spent more days on the road and downsized the business. Trucking companies were shutting down left and right, and he wondered if he should do the same. But God said, “Be still, and know that I am God.” (Psalm 46:10) He listened. And slowly but surely, gas prices went down and freight rates went up. His business survived the storm. Step two - done! God would deliver the next step—by mail.

Our homeowners insurance renewal had arrived. A feeling of dread came over me as I stared at the envelope

Last year's letter revealed a \$100/month increase. *Please, not again.* My eyes went straight to the chart showing last year's rate and the new rate. Déjà vu—another \$100 increase! I dialed my insurance broker, ready to read him the riot act.

"This is the second year in a row our rate has increased by \$100. What's going on?"

He said his phone was ringing off the hook with angry customers asking the same question.

"Rates skyrocketed all across the state," he said. "I can get some quotes from other carriers, but they'll likely be similar."

He was right—they were all about the same. *Ugh. More money out of our household.*

"There is another way you can lower your rate," he said.

My ears perked up.

"If you increase your deductible, your payment will go down."

"Really?" I said. "The deductible makes that big of a difference?"

I'd never thought about increasing the deductible—and no agent had ever suggested it.

"I'll pull rates for deductibles of \$1,500, \$2,000, and \$2,500 so you can see the difference."

"Sounds good," I said.

The quotes were in my email the next day. I was stunned! The renewal I received in the mail had a \$1,000 deductible at a rate of \$6,700/year. A policy with a \$2,500 deductible was only \$3,100/year—\$3,600 less! Our mortgage payment would go down \$300/month. I couldn't believe it! I immediately called my agent and asked him to change the policy.

"You know you can do the same thing with your car insurance," he said.

"Let's do it," I said.

Between the homeowners and car insurance, we were going to save \$5,400 a year. Step three - check!

When the next mortgage statement came and I saw that \$300 decrease in black and white, I was overwhelmed with gratitude to God. What was once a wish was turning into a plan. God was showing us ways to save



Insurance

money that could be used to pay off our mortgage early. God really drove home the idea that less is more—and I thank Him for the revelation.

Our *spend less to save more* journey was just beginning. There had to be other ways we could save money to pay off our mortgage early. I went through our finances with a fine-tooth comb: every financial account, utility bill, subscription, and spending habit. I itemized every dollar we spent over the course of 30 days and watched the patterns emerge. Too much money was being spent at restaurants and Amazon. We were also spending a good bit on our new furry friend, Kyro. Dog food, toys, vet visits, and grooming sessions were a new expense we didn't budget for. I looked at each item on the spreadsheet and thought, "How can we spend less?" God answered.

I disconnected my American Express from my Amazon account and connected my Cash App card instead. This forced me to pay cash for Amazon orders and track my spending. We ate out less and I started grooming our dog myself (you can learn anything on YouTube). I compared prices on household goods, toiletries, and prescriptions to see if I could get them cheaper. Switching my thyroid medicine from the name brand to generic



saved \$115 a month. But that's not all.

I checked rates for our Wi-Fi and electricity. I enrolled in the flat rate plan and put an end to those surprise \$300 AC bills. Then I switched from cable to YouTube TV - it saved us \$40/month (who needs 300 channels? We moved our regular savings account (<1% interest) to a CD (5% interest). The savings were adding up fast—but would it be enough to reach our debt-free goal in 10 years?

I used an online mortgage calculator to find out. I entered our mortgage balance, interest rate, and estimated payoff date, December 2035. I hit the calculate button and let the computer do its magic. But God! The money we were saving by spending less every month was *more than enough* to cover the extra payments needed to pay off our house in 10 years. Half the time. Double the faith. Obedience paves the way to revelation.

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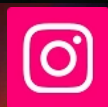
HER VOICE HER VERSE

SPOKEN WORD
FOR THE SOUL



UNBURIED

by Niya LeShea





Strength through

Scripture

1 Timothy 6:10

For the love of money is a root of all kinds of evil.

1 Timothy 6:10 is one of the most misquoted verses in the Bible. The words “*love of*” are often omitted from this scripture leaving it to read “*For money is the root of all evil.*” The two statements have two entirely different meanings. The scripture before and after verse 10 provide context to the verse’s meaning. Timothy 6:6-10 reads:

¶ But godliness with contentment is great gain. ¶ For we brought nothing into the world, and we can take nothing out of it. ¶ But if we have food and clothing, we will be

content with that. ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ **For the love of money is a root of all kinds of evil.** Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Paul wrote these words in a letter to his friend Timothy, who was overseeing the church in Ephesus. He encouraged Timothy—and the believers there—to pursue contentment rather than chase after riches. Paul warned that the love of money and the desire for wealth could easily lead people away from the faith and into destruction.

We've seen countless examples in today's world of people who have traded their integrity, morals and values for money. *The love of money is a root of all kinds of evil* **and evil always collects its due.**

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by Angela Manning



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10 WAYS TIPS TO SPEND LESS & SAVE MORE

Having more money is not just about how much money you make, but how much you spend. Check out my top 10 ways to spend less and save more.



#1 Increase Your Home Insurance Deductible

Increasing the deductible on your home owners policy will reduce your annual premium and save you money. If your home insurance is paid through your mortgage company, your monthly payment will be reduced due to drop in the premium. Call you agent to see how much you can save.

#2 Increase Your Car Insurance Deductible

Just like your home insurance, the deductible on your car insurance impacts your premium. Increasing the deductible will reduce your annual premium and save you money. Taking a defensive driving course and using a safe driver app can also decrease your rate. Some insurance companies will even reimburse you for the course.



#3 Comparison Shop - Even for Prescriptions

Your favorite store doesn't always have the best price. Do a Google search for the product you need and hit the shopping button. You can compare prices at online and brick and mortar stores to get the best deal. This tip applies to prescriptions too!



#4 Use Cash App on Amazon

Some retailers don't take Cash App payments, but Amazon does. Connecting your Cash App card to your Amazon account allows you to use cash, not credit. Give yourself a monthly budget. When the Cash App balance is \$0, you know you've reached your limit.



#5 Track Your Spending for a Month

Tracking your spending for 30 days can be very eye-opening. You may be surprised at how much you spend on coffee, eating out or clothes. Use a spreadsheet that categorizes your spending to get a birds eye view of your spending. You can find spreadsheets online or in Word.



#6 Check Interest Rates on Credit Cards

It's easy to miss increase notices buried in junk mail. Go online or call your credit card company to check your rate. If it's gone up, request a lower rate. Most companies will negotiate to keep your business. If not, look for cards with promotional transfer rates. Take note of balance transfer fees and promotion expiration dates/terms.



#7 Re-think Booking Flights

Contrary to popular belief, booking flights on Tuesdays does not save money. Flight rates are based on capacity. Booking early and Saturday departures are usually cheaper. Use sites like Expedia and Booking to compare airlines and set alerts for price drops on specific flights.



#8 Automate Your Savings

Put your saving on autopilot! Set up a direct deposit from your employer into your savings account or schedule automatic monthly/biweekly transfer from checking to your savings.



#9 Open a CD

If you have money sitting in a regular account, it's earning next to nothing. Transfer the money to a CD or high yield savings account instead. These accounts are FDIC-insured and guaranteed (unlike stocks and 401ks). Be sure to leave emergency funds in a regular savings - early CD withdrawals forfeit interest.



#10 DIY

Learning how to do something you would normally pay someone else for is a great way to save money. Youtube and other sites can teach you how to paint a room, give yourself a pedicure or groom your dog. Learning to do new things and fun and easier on your wallet too!



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