Welcome to Spotlight. I'm Liz Waid. And I'm Ryan Geertsma. Spotlight uses a special English method of broadcasting. It is easier for people to understand, no matter where in the world they live. On today's Spotlight we will talk about MONEY - something many people do not like to talk about. We will discuss two different money plans - one bad and one good. I NEED it! I WANT it! I HAVE to have it! Have you ever said these words? Then advertising has fooled you! Companies spend millions of dollars each year on television and radio advertising. They try to persuade you that you NEED what they have to sell. Many people fall into the trap of spending. They spend money on clothes, cars, new homes, products for the home, games, films, travelling - the list goes on and on. But, many people spend more money than they have. They are in debt. For some people, debt even takes over their lives. It is like they become slaves to debt. All of their time, energy, and money must go towards paying their debt. And they feel as if they have no way to escape it. Christians believe that God does not want people to be slaves to debt. The Bible includes many ideas about money. One of these ideas is that people should experience freedom from debt – financial freedom. But how can you get financial freedom? Many people, both rich and poor, struggle with how to spend and save money. They do not count their money as they spend it. Then, at the end of a week or month they have no money left to save. They may not even have enough money to pay for important things like food and rent. This is following a bad money plan. This money plan goes like this: First, spend – spend your money on anything you want to buy. Second, save if you have any money left. And third, give if there is any money left after saving. Following this bad money plan does not lead to financial freedom. Instead, it will lead you down a path toward debt. And you will go deeper and deeper into debt. It is not really a money PLAN at all! But, there is another way. And it is easy to remember. Just say, "10 10 80!" Christian money experts created the 10-10-80 plan using values from the Bible. The 10-10-80 money plan goes like this: First GIVE 10 percent of all your money. Second, SAVE 10 percent of all your money. And finally, SPEND the last 80 percent wisely. You may be surprised that the first step in this plan is to give! How can giving your money away lead to financial freedom? Many people know that giving can bring great joy. Christians believe that money is a gift from God. They believe that God owns everything - not just our money - but everything. God wants people to experience joy. And he knows that giving can be a source of great joy. When we do not give, we cannot experience this kind of joy - the kind that comes from helping others. Here is the story of a woman named Maiya. Maiya was on a fixed money plan. She did not have a lot of extra money at the end of a week after buying food and paying rent. But, she heard about the joy of giving. She believed that ten percent of her money should go back to God. So, Maiya was committed to giving even though she could use that money for other needs. Since Maiya started giving, she has experienced great joy. When she gives money away she worries less about her own finances. She sees how God takes care of the poor through people like her who give. And she knows that God will take care of her too. Since beginning to give, Maiya finds that when she really needs money, the money is there. Somehow God always provides for her. And others help her, when she needs help. This brings us to the second step in the 10-10-80 plan. After giving ten percent, the next step is SAVING ten percent. Saving helps you to prepare for the future. There may be an emergency. Or you may want to do something fun, like a vacation. Then your savings can help you. Saving is a discipline. It takes hard work and you must be devoted to it. Saving only happens when you promise not to spend that ten percent. The first thing you should do when you receive money is to split it up. Take out ten percent for giving and ten percent for saving. Put that money where you will not touch it. Put it in a place where you will not be tempted to spend it. That may mean hiding it in a container in your home. It may mean giving it to a friend who will promise to hold it for you. Or, it may mean putting it in a bank. Putting your money in a bank is probably the safest idea. But whatever you do, do not spend that money! Many people may think, "But, I do not have enough money to save ten percent - especially after I give ten percent." But it is possible. Even if you can only save a small amount, that amount will soon start to add up. But try to save something, even if it is not ten percent. The final step in the 10-10-80 money plan is to spend wisely! You can use the last 80 percent on anything you want. You will probably need to pay for your home and buy your food first. But, if there is any left, you can buy what you want! The idea is that you will only spend what you have and no more. You have already used some of your money to give back to God. And part of your money is saved for the future. So, what is left is the amount you have to spend. When that money is gone, then you should stop spending. You do not want to be a slave to debt! Many people think this plan sounds impossible. But you can start simply. Start by setting apart only two percent, or five percent each for giving and saving. After a time, increase the amounts of money you are putting in these areas. Soon, you may discover that it is not a difficult plan at all. Many people who follow this plan even begin to devote MORE than ten percent each to giving and saving. Keep listening to Spotlight to hear more about a spending plan - a budget. A budget can help you count your money as you spend it. The writer of this program was Rebekah Schipper. The producer was Liz Waid. The voices you heard were from the United States. You can find this and other Spotlight programs on our website at http://www.radioenglish.net. This program is called, "A Different Kind of Money Plan." We hope you can join us again for the next Spotlight program. Goodbye.