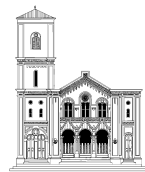


Understanding and following God's financial plan for your life can seem overwhelming. This seminar explores **Biblical principles** of personal finances and gives you helpful, easy-to-use tools and guidelines for making decisions to help you live comfortably within these principles.

### Topics presented

**include** debt reduction, budgeting, systematic payment of bills, investments, tithing, expenses associated with food, clothing, transportation, utilities, and recreation as well as steps for finding money you never knew you had.

Co-sponsors:  
Tenth Presbyterian Church  
American Missionary Fellowship  
Alliance of Confessing Evangelicals  
Philadelphia Biblical University School  
of Business and Leadership



**Tenth**  
Presbyterian  
Church

17th & Spruce Streets

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## Managing Your Money

A Christian Perspective  
on Personal Finance

March 1, 2008

# Managing Your Money Seminar

## Foundation

An understanding of God's financial plan for your life

## Insights

Principles for making wise financial decisions

## Helps

Practical, easy to use tools for effectively managing finances

## Debt

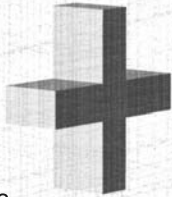
The Biblical view of debt, Biblical principles of borrowing, and steps for systematically recovering from debt

## Investment

An introduction to immediate and long-term strategies

## Elective Sessions

- Tightwads Guide for Frugal Living
- Investment Strategies
- Transportation
- Steps for Recovering from Debt



**March 1, 2008**

**9AM - 3PM**

## Tenth Presbyterian Church

1701 Delancey Street  
Philadelphia, PA 19103

**Reply to:** Nancy Hala [nhala@tenth.org](mailto:nhala@tenth.org);  
(215) 735-7688

**Cost:** \$15 Scholarships are available.  
**Includes:** Workbook with handouts  
Continental breakfast and lunch.

**Child Care** will be provided. Reply before Feb 22.

**Directions** are online at [www.tenth.org](http://www.tenth.org)



## Who should attend

Anyone who needs to...

- Live comfortably and free from financial worry
- Gain control of their finances
- Save for a home, college education or retirement
- Remove the bondage of debt from their lives
- Live in financial harmony with their spouse
- Train students in the Biblical principles of personal finance
- Counsel parishioners experiencing financial problems

## Speakers



**Bryce Bartruff** has attended Tenth Presbyterian Church in Philadelphia, since 1980 where he has taught regularly on personal finance for the past 20 years. For several years he wrote a monthly column on personal finance called "Fiscal Fitness" for a professional journal. He has also written a self-study guide on this subject. He has served as the treasurer of the diaconate. For 15 years, Dr. Bartruff worked



with the American Missionary Fellowship where he designed and managed their education and training programs. He lives with his wife Kathy and children, Kevin & Kerri, in Southern New Jersey.

**Gary Morris** is a "missionary nerd." His Bachelor's degree from Michigan State is in Economics, but his Internal Revenue Service career centered on computer science. He was Chief of their Artificial Intelligence Laboratory. God called him to retire from federal service, return to Penn, and complete his PhD in



Artificial Intelligence. His dissertation is addressing a problem for Wycliffe Bible Translators. Gary lives in Philadelphia with his wife Vikki, who is also a student at Penn. They are members of Tenth Presbyterian Church.