

Escape the Crazy Train

5 Simple Habits to Stop Living Paycheck to Paycheck

By Kent Jacobs



Living paycheck to paycheck can feel like an endless cycle—constantly waiting for the next payday, juggling bills, and never quite getting ahead. It's exhausting. But you don't have to stay on this track. This guide offers five simple habits to help you build financial margin and experience peace in your finances. Each habit is designed to fit into your everyday life, moving you toward greater freedom and intentional living.



Habit 1: Track Every Dollar

Tangible Action: Spend one week tracking every single dollar you spend. Write it down or use an app like Mint or YNAB.

Why it Works: Awareness is the first step toward change. Once you know where your money is going, you can make better choices about how to spend it.

“Whoever can be trusted with very little can also be trusted with much.” – Luke 16:10

Habit 2: Create a Bare-Bones Budget

Tangible Action: List your non-negotiable expenses—things like rent, food, and utilities—and set a strict budget for the next month.

Why it Works: Simplifying your budget shows you what’s truly necessary. It creates space for you to direct money toward savings and debt.

“The wise store up choice food and olive oil, but fools gulp theirs down.” – Proverbs 21:20

Habit 3: Build a Mini Emergency Fund

Tangible Action: Save \$500 to \$1,000 as quickly as you can to create a small buffer for life’s emergencies.

Why it Works: This fund provides peace of mind and prevents you from falling back into debt when unexpected expenses arise.

“Go to the ant, you sluggard; consider its ways and be wise!” – Proverbs 6:6

Habit 4: Automate Your Savings

Tangible Action: Set up an automatic transfer to your savings account every time you get paid. Even small amounts will add up over time.

Why it Works: Automating savings helps build financial discipline without thinking about it. It's easier to save when it happens automatically.

“Honor the Lord with your wealth, with the firstfruits of all your crops.” – Proverbs 3:9

Habit 5: Practice Generosity with Intention

Tangible Action: Commit to giving regularly, whether that's through a donation or helping someone in need. Start small and let it grow.

Why it Works: Generosity changes our mindset from scarcity to abundance. It helps us focus on what we have to give rather than what we lack.

“It is more blessed to give than to receive.” – Acts 20:35



Next Steps

Share This Guide with a Friend or Family Member

Transformation happens in community. If this guide has been helpful, why not share it with someone who could use encouragement on their financial journey? Forward the PDF or send them the download link. You could even take the challenge together, helping one another stay accountable along the way.

Dive Deeper into Life-Changing Content

Our messages are designed to provide practical, real-life wisdom that helps you grow emotionally, spiritually, and relationally. These resources are a great way to expand what you've learned in this guide:

- **Why Your Work Matters** – [Watch Here](#)
- **Who Does God Want You to Become?** – [Watch Here](#)
- **The Power to Fear Less** – [Watch Here](#)

Get Plugged In at Epic Church

We know that meaningful growth happens best in the context of community. If you're ready to take the next step, come join us at Epic Church. Our Sunday gatherings are designed to inspire and equip you to live with intention—and we'd love to welcome you in person or online.

Epic Center City

Suzanne Roberts Theatre
480 S Broad St, Philadelphia
Sunday Services: 9:30 & 11:00 AM

Epic King of Prussia

United Artists IMAX Theatre
300 Goddard Blvd, King of Prussia
Sunday Services: 9:30 & 11:00 AM

Epic Roxborough

Across from Starbucks
6035 Ridge Ave, Philadelphia
Sunday Services: 9:30 & 11:00 AM

Whether you're new to faith, reconnecting, or just curious, you belong here. Come as you are—there's no pressure, just an invitation to experience something more.

About Kent Jacobs

Kent Jacobs is the founding and lead pastor of Epic Church. He's passionate about helping people experience a real relationship with God and believes the church should be a place for everyone, not just church people. Kent and his wife, Tiffany, have three children—Kayleigh, Koen, and Gabe—and a Goldendoodle named Graham. When he's not serving the church, Kent enjoys fishing, cheering for Philly sports teams, and having conversations around a fire pit.

About Epic Church

At Epic Church, we are passionate about creating a place where everyone feels welcome—whether they've been following Jesus for years or are just curious about faith. Since our launch in 2008, we've dreamed of building a church that isn't just for church people but for everyone. Our heart is to help people live out their faith in meaningful ways, beyond just attending services. Here, everyone matters, everyone is needed, and everyone can be changed.

Our mission is to reach people far from God and help them discover that they don't have to be. What started in a movie theater in Manayunk has grown into multiple campuses impacting lives throughout Philadelphia and the surrounding suburbs. We believe that Jesus is the only one who can transform hearts, and our vision is to see every person in the city follow Him.