



"The Balance Sheet"

Matthew 6:19-21 (page 692)

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Principles of Financial Health

OWNERSHIP

Everything I have/own
belongs to God



Principles of Financial Health

MANAGEMENT

Someday I will be audited on
what I did with God's
possessions



Principles of Financial Health

EARNING

Work hard, work honest,
and remember that God
is your boss



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TITHING

For financial and spiritual reasons, I must learn to give to God first



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SPENDING

I must wisely control my
spending and avoid
consumer debt at all
cost.



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SINFUL ATTITUDES

I must confess and
avoid greed
and coveting



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GODLY ATTITUDES

I must embrace and
learn to be thankful
and content



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PLANNING

Implement the
10-10-80 Plan



Accounting – Prov. 27:23-24 - Be sure you know the condition of your flocks, give careful attention to your herds.

Budgeting – Luke 14:28 – Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?



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SAVING

Look ahead and plan for
emergencies, big purchases,
and your future

The wise store up choice food and
olive oil, but fools spend whatever
they get. **Proverbs 21:20**



Average Savings

Japanese = 25%

European = 15%

American = -20%

Look at an ant. Watch it closely; let it teach you a thing or two. Nobody has to tell it what to do. All summer it stores up food; at harvest it stockpiles provisions. Proverbs 6:6-8



Principles of Financial Health

INVESTMENTS

Make your money
work for you



Rules of Investing

1. Get advice from those who know more than you do

Listen to advice...and at the end you will be counted among the wise.

Proverbs 19:20



Rules of Investing

2. Beware of get-rich-quick schemes

He who gathers money little by little makes it grow.

Proverbs 13:11



Rules of Investing

3. Dishonest gain is never acceptable

The Lord demands fairness
in every business deal;
he set the standard.

Proverbs 16:11



Rules of Investing

4. Don't put all your eggs in
one basket

Give portions to seven, yes
to eight, for you do not know
what disaster may come
upon the land.

Ecclesiastes 11:2



Diversify Your Investments

1. Financial Fund

You should have put my money on deposit with bankers. Matt. 25:27

Develop your business first before building your house. Prov.24:27



Diversify Your Investments

2. Kingdom Fund

Do not store up for yourselves treasures on earth But store up for yourselves treasures in heaven.

Matthew 6:19-21



Diversify Your Investments

3. Growth Fund

Prov. 23:23 – Invest in truth and wisdom...don't part with them

Prov. 23:23 – Buy wisdom, buy education, buy insight (*Message*)

Prov. 16:16 – It is better-much better-to have wisdom and knowledge than gold and silver



Diversify Your Investments

4. Insurance Fund

Expect problems

John 16:33, 1 Peter 4:12

Be financially wise

Proverbs 27:12, Luke 16:8

Insurance is valuable

Proverbs 13:22, 1 Tim.5:8



Diversify Your Investments

5. Service Fund

Be generous: Invest in acts of charity. Charity yields high return. Don't hoard your goods; spread them around. Be a blessing to others. This could be your last night. Ecc. 11:1-2 (Message)

When you give to the poor, it is like lending to the Lord, and the Lord will pay you back.

Proverbs 19:17





Woodrow Wilson – “You are not here merely to make a living. You are here in order to enable the world to live more amply, with greater vision, with a finer spirit of hope and achievement. You are here to enrich the world, and you impoverish yourself if you forget the errand.”



