MANAGE

The <u>Bible</u> contains many wise principles for MANAGING money.

MAKE IT SIMPLE ... GOD FIRST!

OWNERSHIP

Command those who are rich NOT to be arrogant or put their hope in wealth (so uncertain!) but put their hope in God who has richly PROVIDED US EVERYTHING for our enjoyment.

Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasures for themselves as a firm foundation for the coming age, so that they may take hold of that which is truly LIFE! (I Timothy 6:6-7)

TRUST

Keep your lives free from the LOVE OF MONEY and be content with what you have <u>because</u> God has said, - Never will I leave you, never will I forsake you. (Hebrews 13:5)

WISDOM

For the pagans RUN AFTER ALL THESE THINGS, and your heavenly Father knows that you need them.

(Matthew 6:32)

ACKNOWLEDGE God's position and perspective

TITHING

Honor the Lord with your wealth, with the FIRST FRUITS of your crops. Then your barns will be filled to overflowing and your vats will run over with new wine. (*Proverbs 3:9-10*)

GIVING

One man gives freely, yet gains even more. Another man withholds unduly but comes to poverty. (*Proverbs 11:24*)

NEVER overload the **FOUNDATION**

SPENDING

Like a city whose walls are broken down is the person who lacks self control.

(Proverbs 25:28)

DEBT/CREDIT

Better a little with the fear of the Lord than great wealth with turmoil (Prov. 15:16)

Let no debt remain outstanding except your ongoing debt to "love one another" (Romans 13:8)

ALWAYS separate **NEEDS** from **WANTS**

BUDGETING

A simple person believes anything, but a prudent person gives thought to their steps. (Proverbs 14:15)

SAVING

The wages of the righteous bring them life ... The person who heeds discipline finds the way to life.

(Proverbs 10:16-17)

GET ADVICE and ACCOUNTABILITY

Listen to advice and accept instruction, and in the end you will be wise (*Proverbs 19:20*)

ELEVATE relationships and **ELIMINATE** resentments

*If your use of money brings severe discord into your family, you are valuing the money above the family relationship.

When God gives a man wealth and possessions and enables him to enjoy them ... this is a gift of God. That person seldom reflects on the days of his life because God keeps him occupied with gladness of heart. (Ecclesiastes 5:19-20)