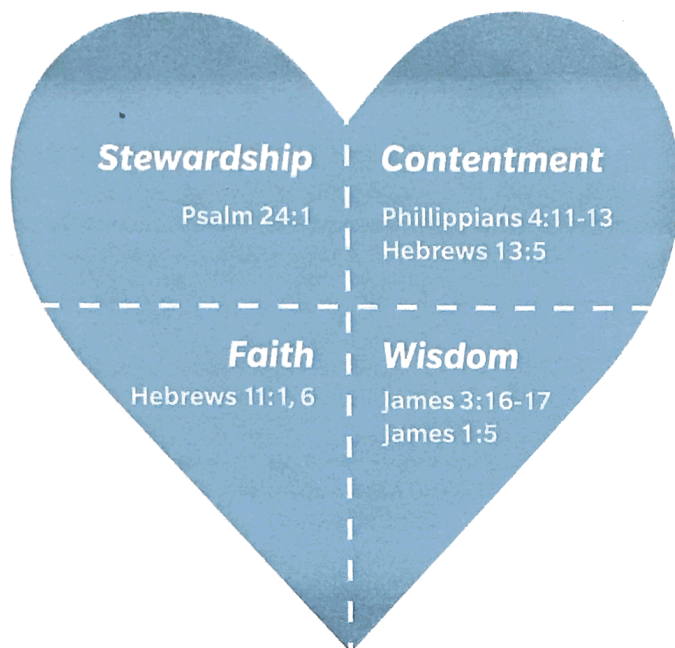
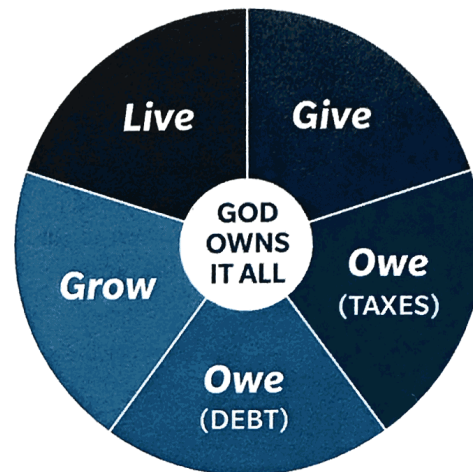


# A BIBLICAL APPROACH TO MONEY MANAGEMENT

## HEART: BEHAVIOR FOLLOWS BELIEF



## HEALTH: TODAY'S REALITY



There are five simultaneous competing priorities for the use of money. God's Word speaks to each:

**LIVE:** Practice provision, contentment, and enjoyment because money is a tool. (1 Timothy 4:4, 5:8, 6:6-10)

**GIVE:** Open my hand to release God's resources. He wants my heart connected to His Kingdom story. (Matthew 6:19-24; 2 Corinthians 8:9-11; Luke 16:13)

**OWE (DEBT):** Eliminate debt because debt always presumes upon the future. (Proverbs 22:7; James 4:13-16)

**OWE (TAXES):** Pay taxes with gratitude. They reflect God's provision. (Matthew 22:17-21)

**GROW:** Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 14:28-30)

**STEWARDSHIP:** Do I believe that God owns it all?

**CONTENTMENT:** Do I believe that what I have right now is enough?

**FAITH:** Do I believe that I demonstrate my faith through my finances?

**WISDOM:** Do I believe that God's wisdom is true and available?

## HABITS: FIVE BIBLICAL PRINCIPLES

- ❑ **SPEND LESS THAN YOU EARN:** Every success in your financial life depends on this habit. (Prov. 10:4; Prov. 13:11; Eccl. 5:19)
- ❑ **GIVE GENEROUSLY:** Giving breaks the power of money. (2 Cor. 8:10-11; Matt. 6:19-21)
- ❑ **AVOID DEBT:** Debt always mortgages the future. (Prov. 22:7; Ps. 37:21)
- ❑ **PLAN FOR FINANCIAL MARGIN:** The unexpected will occur. (Prov. 6:6-8; Luke 14:28)
- ❑ **SET LONG-TERM GOALS:** There's always a trade-off between the short-term and the long-term. (Eph. 2:10; Phil. 3:14)

## HOPE: TOMORROW'S PROMISE

Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.



Without margin, it is difficult to respond to God's calling on our lives and to meet the needs of those He has put in our lives.

# HEART: BEHAVIOR FOLLOWS BELIEF

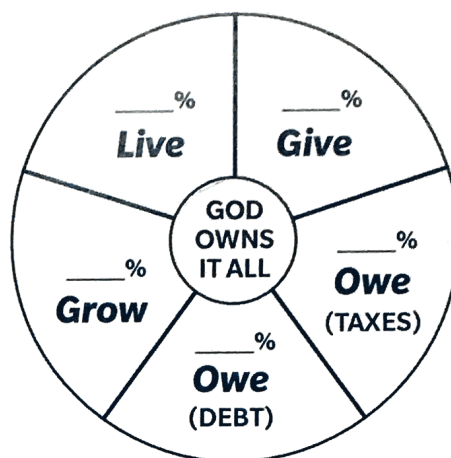
Action: Assess how your heart aligns with the four beliefs.

<b>Stewardship</b> Do I behave as a steward of my possessions by holding them with an open hand? 1.....2.....3.....4.....5 Never Always	<b>Contentment</b> Am I content with what I have right now? 1.....2.....3.....4.....5 Never Always
<b>Faith</b> Do I seek God's direction in my finances and rely on His provision? 1.....2.....3.....4.....5 Never Always	<b>Wisdom</b> Do my financial decisions align with biblical principles? 1.....2.....3.....4.....5 Never Always

Reflection: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

# HEALTH: TODAY'S REALITY

Action: Complete your pie to identify your current reality.



To calculate the percentages for your pie, record the following amounts and divide each by your income:

Income: \$ \_\_\_\_\_ Give: \$ \_\_\_\_\_

Owe (Debt): \$ \_\_\_\_\_ Owe (Taxes): \$ \_\_\_\_\_

Grow (Save): \$ \_\_\_\_\_ Live\*: \$ \_\_\_\_\_

\*LIVE = Income – (Give + Owe Debt + Owe Taxes + Grow)

# HABITS: FIVE BIBLICAL PRINCIPLES

Action: Assess your strengths and weaknesses.

## ☐ SPEND LESS THAN YOU EARN

Weak 1.....2.....3.....4.....5 Strong

## ☐ GIVE GENEROUSLY

Weak 1.....2.....3.....4.....5 Strong

## ☐ AVOID DEBT

Weak 1.....2.....3.....4.....5 Strong

## ☐ PLAN FOR FINANCIAL MARGIN

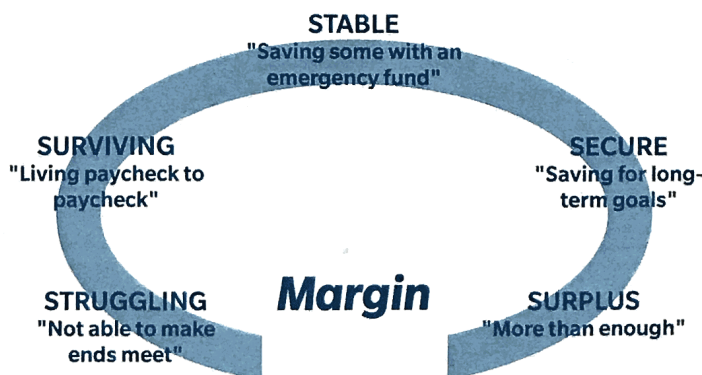
Weak 1.....2.....3.....4.....5 Strong

## ☐ SET LONG-TERM GOALS

Weak 1.....2.....3.....4.....5 Strong

# HOPE: TOMORROW'S PROMISE

Action: Place an 'X' where you are and a '✓' where you want to be on the margin meter below.



What habits can you adopt to grow your margin to where you want to be? \_\_\_\_\_  
 \_\_\_\_\_

How will you realign your pie based on your increase in margin? \_\_\_\_\_  
 \_\_\_\_\_