

# MAKING CENTS\$

Biblical Wisdom for Financial Management Today!



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NETWORK

SEMINAR WORKBOOK



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*Author and Primary Trainer of Life Spring Network's Resources*


Jason brings a diverse background of leadership to people and organizations with whom he works, executive life coaching, Christian studies, athletics and finance. He is a sought-after speaker, seminar leader, mentor, life coach, and consultant. He has experience in church planting, serving as the lead pastor in two church plants, and mentoring and consulting with church planters. He served on the staff of Stanwich Church in Greenwich, Connecticut for six years. During this time he developed the Omega Course and his life-coaching ministry, which Stanwich Church commissioned him to share with the church at large through the creation of the Life Spring Network. Since 2009 he has worked part-time with Trinity Lutheran Church in Roselle, IL. In addition to his work at Trinity, he has been commissioned to lead the LUKE project which is revitalizing Lutheran congregations in the city of Chicago.

Jason earned a B.A. in Business Economics and in Organizational Behavior and Management from Brown University, where he was captain, pre-season All-American, and all-Ivy team member of the football team. He is also a national and Olympic trials qualifier and former school record holder in the discus. He also earned a Master of Divinity degree from Southern Theological Seminary, is a graduate of the Arrow Leadership Program and has completed the course work for his Doctorate in Christian Leadership at Gordon-Conwell Theological Seminary. He is currently engaged in further theological studies through Concordia Seminary in St. Louis, MO.

Jason is the author of the Omega Course, Delta Course, Creating a Connection Culture Seminar, Body Life Basics Seminar, Unity in Marriage Seminar, Renew Refresh Refocus Retreat, C.O.R.E. Small Group L.E.A.D.E.R. Seminar, Omega Mentor Training Seminar, Empowered Servanthood Seminar, Making Cent\$ Seminar, Leading the Omega Experience Conference and *Beyond Self-Help: The True Path to Harnessing God's Wisdom, Realizing Life's Potential and Living the Abundant Life (Xulon)*.

Jason is a co-founder and partner of E Pluribus Partners, a Greenwich, CT based think tank and consulting firm focused on helping organizations create connection cultures. He serves as a consultant and life coach to many corporate executives and pastors, helping them to create engaging organizations. Jason is a contributing author to *What Managers Say What Employees Hear*. He is also a co-author of the best-selling books, *Fired Up or Burned Out* (Thomas Nelson) and *Connection Culture* (ATD Press).

Jason's wife, Jen, is also a graduate of Brown University with a B.A. in Psychology, as well as Boston University with a Masters of Social Work. She is active in several ministries, especially those relating to youth and families. Jason and Jen have four children.

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The background of the page is a composite of several elements. On the left, there is a vertical strip divided into three horizontal sections of different shades of olive green. To the right of this strip is a large, abstract illustration of a tree. The tree's trunk and branches are rendered in a textured, painterly style using shades of brown, tan, and white. The foliage is depicted with dark, thin, curved lines. The bottom of the tree's trunk extends into a dark green area, suggesting roots or a reflection. The word "Introduction" is centered over the middle section of the green strip and the tree's trunk.

# Introduction

# Introduction

## **Welcome!**

Welcome to the Making Cent\$ Seminar! Regardless of your financial situation, a budget accompanied with an investment plan – what we call a “Personal Financial Plan” – is the necessary and fundamental tool that enables you to control money rather than having money control you. It is our hope that God will bless your efforts to grow in the stewardship of His resources!

## **Seminar Goal**

The goal of the seminar is for you to commit to and begin developing a biblically-based Personal Financial Plan. By the end of the seminar, you will have the beginnings of a plan in your hand, the knowledge in your head to implement it, and a commitment in your heart to follow through on it. Our commitment is to provide you with all of the principles, practical steps, and wisdom we can to help facilitate this process.

## **Supplies**

In addition to your completed pre-seminar worksheets, please bring to the seminar something to write with and a calculator.

## **Prayer**

Pray that this experience will be a valuable one for you and the others in attendance, and that we will all grow in our understanding of Biblical Financial Principles and our ability to put them into practice.

## **Pre-Seminar Work**

In order for the course to be as valuable and productive as possible, it is very important to complete the pre-seminar work prior to attending the course. Completing the forms may take several hours so it is advisable to begin as soon as you receive these materials. The information you are asked to collect is confidential and no one else will see it. Throughout the seminar, you will use this information to establish your Personal Financial Plan for the year.

# Introduction

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## Instructions for the Pre-Seminar Worksheets

Five worksheets are included to help you prepare for the seminar. Please allow plenty of time prior to attending the seminar to gather information and to complete each worksheet. Instructions to help you complete each worksheet are listed below.

## Goals to Achieve this Year

Make it a priority to reflect on your financial goals. If you are married, make time to discuss financial goals with your spouse. These goals will become the basis for shaping your Spending Plan, and they will provide motivation for following through on your decisions in the months ahead.

## Net Worth Calculation Worksheet

**What I Own** - These sections are optional, but we encourage you to fill them out so you can calculate a simplified version of your “net worth.” Consider that the value of things you own should be the amount you would expect to get if you sold the items.

**What I Owe** - As you fill out the second column (Amount) of this section, use the total balance due on each item.

## Gift List

Here’s an often overlooked or underestimated part of spending. Write the names of individuals you will be purchasing gifts for in the coming year. Remember to include cards, postage, Christmas, parties, etc. You may wish to include some money for as yet unannounced weddings, etc.



For more resources, thoughts, and discussion about this session, please visit [www.lifespringnetwork.org](http://www.lifespringnetwork.org)



# Introduction

## Spending Worksheet

Gather as much information as you can to determine your annual expenses in each category. Going through your checkbook and your credit card bills for the past year will help you project for the upcoming year. Be sure to include periodic expense items, such as auto insurance and taxes, that may not be paid on a monthly basis. If you have not kept records in the past, some of the categories may be difficult to estimate. Give it your best shot, recognizing that if you don't have records showing how much you're spending in a particular area, the amount is probably more than you think it is!

The income figures at the top of this worksheet should be your take-home pay after taxes and other deductions, unless you are self employed and want to enter in your tax payments separately. Make a note of any automatic deductions (such as medical insurance, retirement, etc.). Where those items occur under expenses, enter the notation "payroll deduction." If your income varies from month to month, use a conservative monthly estimate based on the last two or three years' earnings. Refer back to your income tax records to make this determination. Remember, you are looking for after-tax, take-home income unless you want to do these calculations yourself. For most people using their after tax income makes things easier!

## Money Motivation Quiz

This is an optional exercise that will provide insightful information on your behavior regarding money. If you are married, make two copies of the quiz so you and your spouse can both take the quiz. Answers are included on the back of the quiz. No fair peeking before you answer the questions!

We're looking forward to seeing you there!



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The background of the page is a complex composition. On the left, there are three horizontal bands of solid color in shades of olive green and mustard yellow. On the right, there is a vertical strip containing a stylized, abstract illustration of a tree. The tree's canopy is rendered with soft, painterly brushstrokes in various shades of green and yellow. Its trunk is a solid, warm brown. The roots are depicted with dark, thin lines and some lighter, textured strokes, extending downwards into a dark green area that represents the ground. A semi-transparent grid of squares is overlaid across the entire page, creating a layered effect.

# Pre-Seminar Worksheets

# Pre-Seminar Worksheets

## Goals to Achieve This Year

Please allow adequate time to give serious consideration to your goals. Carefully considered, realistic goals – that flow out of what’s really important to you – are powerful motivators. That motivation will be very helpful to you in following through on the steps necessary to achieve your goals.

### Overall Goals

My overall financial goals for this year are:

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### Specific Goals to Achieve

Check the appropriate boxes and write in any numeric details in the area to the right of each item.

<input type="checkbox"/>	Pay off debt:	
<input type="checkbox"/>	Save for a major purchase (home, car, other):	
<input type="checkbox"/>	Save for a dream vacation:	
<input type="checkbox"/>	Save for emergencies:	
<input type="checkbox"/>	Save to replace items that may wear out (major appliances, home repairs, car):	
<input type="checkbox"/>	Save for college expenses:	
<input type="checkbox"/>	Save for retirement:	
<input type="checkbox"/>	Increase my giving to the church:	
<input type="checkbox"/>	Increase other giving:	
<input type="checkbox"/>	Start my own business:	
<input type="checkbox"/>	Other:	
<input type="checkbox"/>	Other:	

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**Net Worth Calculation Worksheet**

What I Own (Assets)	Amount
Checking Account	
Savings Account	
Other Savings	
Insurance (cash value)	
Retirement	
Home (market value)	
Auto (market value)	
Second Auto (market value)	
Other Possessions (estimate)	
Money Owed to Me	
Other	
Other	
Other	
Total of All I Own:	

What I Owe (liabilities)	Amount	Minimum Monthly Payment	Interest Percentage
Mortgage (current balance)			
Home Equity Loans			
Credit Cards			
Car Loans			
Education Loans			
Family/Friends			
Other			
Total of All I Owe:			

Net Worth

(Total of All I Own – Total of All I Owe = Net Worth (in earthly terms, not God's!))\*

\_\_\_\_\_ – \_\_\_\_\_ = \_\_\_\_\_

\*Never confuse your self-worth with your net worth. In God's eyes each one of us is of infinite worth.

# Pre-Seminar Worksheets

## Gift List

List the names of those you for whom you buy gifts and the amounts you typically spend on each occasion.\*

Name	Birthday	Christmas	Anniversary	Other
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				
21.				
22.				
23.				
24.				
25.				
26.				
27.				
28.				
29.				
30.				

GRAND TOTAL (of all columns) \$ \_\_\_\_\_

\*You may wish to also include the cost of holiday decorations, entertaining, etc.



Notes

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# Pre-Seminar Worksheets

## Spending Worksheet A

Category	Annually		Annually
<b>Income</b>		<b>Food and Beverage</b>	
Work #1		Total	
Work #2			
Rent		<b>Housing</b>	
Tips		Mortgage/Rent	
Dividends		Property Insurance	
Interest		Electricity	
Total		Heating	
		Water	
<b>Taxes</b>		Sanitation Sewage	
Federal		Telephone	
State		Cleaning	
Social Security		Repairs/Maintenance	
Local		Supplies	
Total		Furnishing	
		Total	
<b>Business Expenses</b>			
Auto		<b>Transportation</b>	
Travel		Car Payments	
Meals		Car Insurance	
Office		Gas & Oil	
Total		Maintenance/Repairs	
		Parking	
<b>Giving</b>		Tolls	
Tithe		License Fees	
Missions		Total	
Charities			
Other		<b>Clothing</b>	
Total		Husband	
		Wife	
<b>Saving</b>		Children	
Savings Account		Total	
Mutual Fund			
Investments			
Stocks			
Total			

**Spending Worksheet B**

Category	Annually		Annually
<b>Personal Care</b>		<b>Gifts</b>	
Toiletries		Christmas	
Beauty/Barber		Birthdays	
Total		Anniversaries	
		Weddings	
<b>Medical</b>		Total	
Doctor			
Dentist		<b>Children</b>	
Drugs and Pharmaceuticals		Baby-Sitters	
Total		School Lunches	
		Allowances	
<b>Insurance</b>		Lessons	
Life		Dues/Fees	
Health		Day Care	
Liability		Total	
Disability			
Long-Term Health Care		<b>Pet Care</b>	
Total		Total	
<b>Education/Self-Improvement</b>		<b>Installment Payments (Debt)</b>	
Tuition		School Loans	
School Books		Bank Cards	
Room & Board		Personal Loans	
Total		Store Cards	
		Gas Cards	
<b>Entertainment</b>		Total	
Eating Out			
Magazines/Newspapers		<b>Other</b>	
Clubs/Fees			
Recreation/Hobbies			
Total			
<b>Vacation</b>			
Total			

# Pre-Seminar Worksheets

## Your Annual Totals

Transfer the information from the previous pages here to see the whole year in perspective.

1.	Income	
2.	Giving	
3.	Taxes	
4.	Total Taxes and Giving (2+3)	
5.	Net Spendable Income (1-4)	
6.	Food	
7.	Housing	
8.	Transportation	
9.	Clothing	
10.	Personal Care	
11.	Medical	
12.	Insurance	
13.	Education	
14.	Entertainment	
15.	Vacation	
16.	Gifts	
17.	Children	
18.	Miscellaneous	
19.	Debt [-]	
20.	Business Expenses	
21.	Total Expenses (Sum 6 to 20)	
22.	Margin (5-21)	
23.	Savings	
24.	Uncommitted Margin (22-23)	



# Pre-Seminar Worksheets

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## Goals to Achieve

Transfer the information from your *Goals to Achieve This Year* page and put dollar amounts on your goals in light of your annual totals.

Category/Description	Amount		
Income			
Total			
Business Expenses			
Total			
Giving			
Total			
Savings			
Retirement			
College			
Long-Range Giving			
Life Style Desires			
New Car			
Start Own Business			
Other:			
Other:			
Other:			
Other:			
Total			
Debt Reduction			
		Reduce by:	
		Reduce by:	
		Reduce by:	
		Reduce by:	
Total			

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# Pre-Seminar Worksheets

## Money Motivation Quiz

This is adapted from the *Good Sense Ministry* pre-work handouts. Directions: For each of the fourteen questions below, circle the letter that best describes your response.

**1. Money is important because it allows me to...**

- a. Do what I want to do.
- b. Feel secure.
- c. Get ahead in life.
- d. Buy things for others.

**2. I feel that money...**

- a. Frees up my time.
- b. Can solve my problems.
- c. Is a means to an end.
- d. Helps make relationships smoother.

**3. When it comes to saving money, I...**

- a. Don't have a plan and rarely save.
- b. Have a plan and stick to it.
- c. Don't have a plan but manage to save anyway.
- d. Don't make enough money to save.

**4. If someone asks about my personal finances, I...**

- a. Feel defensive.
- b. Realize I need more education and information.
- c. Feel comfortable and competent.
- d. Would rather talk about something else.

**5. When I make a major purchase, I...**

- a. Go with what my intuition tells me.
- b. Research a great deal before buying.
- c. Feel I'm in charge-it's my/our money.
- d. Ask friends/family first.

**6. If I have money left over at the end of the month, I...**

- a. Go out and have a good time.
- b. Put the money into savings.
- c. Look for a good investment.
- d. Buy a gift for someone.

**7. If I discover I paid more for something than a friend did I...**

- a. Couldn't care less.
- b. Feel it's okay because I also find bargains at times.
- c. Assume they spent more time shopping, and time is money.
- d. Feel upset and angry at myself.

**8. When paying bills, I...**

- a. Put it off and sometimes forget.
- b. Pay them when due, but no sooner.
- c. Pay when I get to it, but don't want to be hassled.
- d. Worry that my credit will suffer if I miss a payment.

**9. When it comes to borrowing money I...**

- a. Simply won't-don't like to feel indebted.
- b. Only borrow as a last resort.
- c. Tend to borrow from banks or other business sources.
- d. Ask friends and family because they know I'll pay.

**10. When eating out with friends I prefer to...**

- a. Divide the bill proportionately.
- b. Ask for separate checks.
- c. Charge the bill to my bankcard and have others pay me.
- d. Pay the entire bill because I like to treat my friends.

**11. When it comes to tipping I...**

- a. Sometimes do and sometimes don't.
- b. Just call me Scrooge.
- c. Resent it, but always tip the right amount.
- d. Tip generously because I like to be well thought of.

**12. If I suddenly came into a lot of money, I...**

- a. Wouldn't have to work.
- b. Wouldn't have to worry about the future.
- c. Could really build up my business.
- d. Would spend a lot on family and friends and enjoy time with them more.

**13. When indecisive about a purchase I often tell myself...**

- a. It's only money.
- b. It's a bargain.
- c. It's a good investment.
- d. He/she will love it.

**14. In our family...**

- a. I do/will handle all the money and pay all the bills.
- b. My partner does/will take care of the finances.
- c. I do/will pay my bills and my partner will do the same.
- d. We do/will sit down together to pay bills.

**Score:** Tally your answers to questions one through fourteen by the letter of your answer:

- a. \_\_\_\_\_ c. \_\_\_\_\_
- b. \_\_\_\_\_ d. \_\_\_\_\_

[illegible]

One of the keys to managing money wisely is to understand our relationship to it. We hope this exercise gives you some helpful insights. You may wish to share your scores with your spouse or a friend and discuss whether their perceptions of your money motivations are consistent with your scores.

## Commitment Page

### Your Giving

Organization	Monthly	Other than Monthly	Total

### Your Tax Summary

Deductions, Withholdings and Estimates	Monthly Withholdings	Quarterly Estimates	Total Paid Annually
Federal Income Tax			
State and City Income Tax			
Social Security Tax			
Total Tax			

### Scheduled Automatic Payments

(This is for payments that get automatically withdrawn from your checking account.)

Company	Amount	Date of the Month

### Debt Repayment

Creditor	Balance Due	Interest Rate	Payment Schedule per Month	Until



The background of the slide is composed of two main parts. On the left, there are three stacked squares in shades of olive green and yellow. On the right, there is a vertical strip containing an abstract painting of a tree. The tree's trunk and roots are rendered in dark brown and black lines, with some areas of yellow and green. The foliage is depicted with broad, expressive brushstrokes in shades of yellow, green, and white. The overall style is artistic and textured.

# Sessions 1 & 2

## Financial Stewardship: A Biblical Foundation

## Session 1

### Reflective Question:

*If you could walk away from this seminar with one new skill, insight, or feeling, what would it be?*

### Quotable:

*"Money never made a man happy yet, nor will it. The more a man has, the more he wants. Instead of filling a vacuum, it makes one."*

— Benjamin Franklin

### Why Making Cent\$?

Which of the following reasons resonates most closely for why you are here today?

- A. You want to know what God says about finances.
- B. You feel overwhelmed by debt, spending habits, or are constantly behind on your payments i.e. you feel like you are drowning.
- C. You want to take this opportunity to learn how to become a better steward of God's resources.

### All of these are good reasons for being here!

If we were all perfect, we would not need God or need to know His plan for our lives. But we are not perfect and all knowing. We can make quite a few mistakes if we are left to our own devices! God likens us to sheep who need a shepherd. We need guidance. It doesn't matter if you are really struggling or sailing right along - God wants to meet you right where you are and take you to where you were created to go!

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### God Has A Plan For Our Lives

#### *Jeremiah 29:11-13*

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future.

<sup>12</sup> Then you will call upon me and come and pray to me, and I will listen to you. <sup>13</sup> You will seek me and find me when you seek me with all of your heart."

# Session 1

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## Reflective Question:

*Which one of these myths are you most susceptible to living out?*

## The World's Thinking is: "NOW!"

It's all around us: fast food, the Internet, liposuction. Do it now, get it now and worry about the consequences later. For whatever reason, the amount of dollars we have, the amount of "stuff" we own, or the power we can wield still "wows" people. God's economy is quite different.

### Matthew 6:19-21

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup> For where your treasure is there your heart will be also."

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## Three Big Cultural Myths

1. Things Bring Happiness.
2. Debt is Expected and Unavoidable.
3. A Little More Money Will Solve All Our Problems.

## God's Advice is for the Long Haul

God gives us advice which stands the test of time. He wants us to have a long-term view on life and to keep our eyes on the prize – which is eternal life with him.

### Matthew 6:33-34

"But seek first His kingdom and His righteousness, and all these things will be given to you as well. <sup>34</sup> Therefore do not worry about tomorrow for tomorrow will worry about itself. Each day has enough trouble of its own."

### Proverbs 28:19-20

"He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. <sup>20</sup> A faithful man will be richly blessed, but one eager to get rich will not go unpunished."



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## Session 1

### The Great Commandments

#### *Luke 10:27*

“Love the Lord your God with all of your Heart, Soul, Mind and Strength. And Love your neighbor as yourself.”

#### *Matthew 22:36-40*

“Teacher, which is the greatest commandment in the Law?”

<sup>37</sup> Jesus replied: “‘Love the Lord your God with all your heart and with all your soul and with all your mind.’ <sup>38</sup> This is the first and greatest commandment. <sup>39</sup> And the second is like it: ‘Love your neighbor as yourself.’ <sup>40</sup> All the Law and the Prophets hang on these two commandments.”

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#### How do we do that?

Jesus draws the parallel of a loving father caring for his children, not wanting them to be harmed. This is the reason for his instruction.

#### *Matthew 6:24*

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

#### *Hebrews 13:5*

“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”

#### Reflective Question:

*To what degree do you identify  
God with a loving father?*



# Session 1

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## Quotable:

*"Don't tell me where your priorities are.*

*Show me where you spend your money  
and I'll tell you what they are."*

– James W. Frick

## God's Vision for Our Lives: To Experience and Express Love

What is God's goal for giving us his instruction? Love. Love is who God is. It is the most important part of life. Everything in the Bible is given to us to show us how to love God and one another better.

As we look at managing our finances better, we will be following the scriptural command to live lives of love. This is how we find the abundant life that God has promised us.

### *Ephesians 5:14-17*

"For it is light that makes everything visible. This is why it is said: Wake up, O sleeper, rise from the dead, and Christ will shine on you. <sup>15</sup> Be very careful, then, how you live, not as unwise but as wise, <sup>16</sup> making the most of every opportunity, because the days are evil. <sup>17</sup> Therefore do not be foolish, but understand what the Lord's will is."

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## Reflective Question:

*When is it easiest for you to die to your desires? What factors allow you to enter into this?*

## We Must Die to Our Desires

When we seek God with all of our hearts and life lives of devotion to Him, He is able to work in and through our lives. But we must die to self-leadership and seek after God's plans for us if we are going to experience the abundant life. This is especially true when it comes to money

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## Session 1

### *1 Timothy 6:9-10*

“<sup>9</sup> People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. <sup>10</sup> For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

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#### **Reflective Question:**

*Why is it that we never seem to be satisfied with the amount of money or wealth that we currently have?*

### *Ecclesiastes 5:10*

“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”

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### **God Begins Transforming Us!**

As we surrender control of our lives over to God’s lordship, He begins transforming us. We become new creatures with new devotion, priorities, and identities.

### *2 Corinthians 5:17*

“Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come.”

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# Session 1

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## Quotable:

*"A wise man should have money in his head, but not in his heart."*

– Jonathan Swift

## *Ecclesiastes 5:13-20*

"I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, <sup>14</sup> or wealth lost through some misfortune, so that when he has a son there is nothing left for him. <sup>15</sup> Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. <sup>16</sup> This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind? <sup>17</sup> All his days he eats in darkness, with great frustration, affliction and anger. <sup>18</sup> Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him for this is his lot. <sup>19</sup> Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work this is a gift of God. <sup>20</sup> He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart."

## Decision Making and Priorities

We all have a set of priorities. We all make decisions. The things you chose to do demonstrates what is important to you. When you chose one thing over another, you show that it has a higher priority. Being a good steward of the resources God gives us means making decisions. We are not robots. We participate in the process by making decisions. Thankfully God has given us instruction as to what He wants our priorities to look like and what He would like us to have as the most important aspects of our lives.

## *Joshua 24:15*

"But if serving the LORD seems undesirable to you, then choose for yourselves this day whom you will serve, whether the gods your forefathers served beyond the River, or the gods of the Amorites, in whose land you are living. But as for me and my household, we will serve the LORD."

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## Session 1

### Quotable:

*"The one principle that surrounds everything else is that of stewardship; that we are the managers of everything that God has given us."*

– Larry Burkett

### Reflective Question:

*How would you define the term, "steward?"*

### Stewardship - A Life Perspective

**God is our Creator and He is the owner of everything!**

#### *Deuteronomy 10:14*

"To the Lord your God belong the Heavens, even the highest heavens, the Earth and everything in it."

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**He has entrusted His creation to the care of people as he determines.**

God gives different amounts of resources to everybody.

#### *Matthew 25:15*

"To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability."

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**We are called to minister as stewards.**

#### *1 Peter 4:10*

"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms."

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# Session 1

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**Faithfulness to God's standards is required of servants.**

## *1 Corinthians 4:1-5*

"So then men ought to regard us as servants of Christ and as those entrusted with the secret things of God. <sup>2</sup> Now it is required that those who have been given a trust must prove faithful. <sup>3</sup> I care very little if I am judged by you or by any human court; indeed, I do not even judge myself. <sup>4</sup> My conscience is clear, but that does not make me innocent. It is the Lord who judges me. <sup>5</sup> Therefore judge nothing before the appointed time; wait till the Lord comes. He will bring light to what is hidden in darkness and will expose the motives of men's hearts. At that time each will receive his praise from God."

And it is to God's standard to which we will be accountable!

## *Proverbs 21:13*

"If a man shuts his ears to the cry of the poor, he too will cry out and not be answered."

When we think financially we need to look at how God wants us to steward the resources he has given us. So now what do we do with what God has entrusted to us?

### **Reflective Question:**

*How can we guard against shutting our ears "to the cry of the poor?"*

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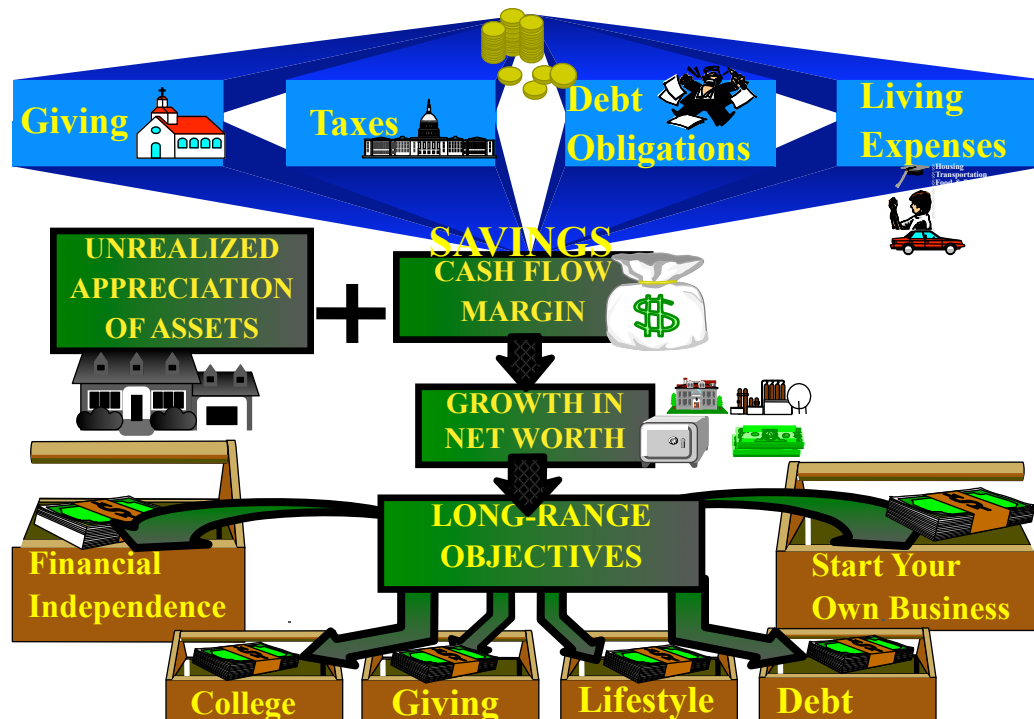


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# Session 1

## Income



### The Big Picture! – TOTAL FLOW CHART<sup>2</sup>

Here we can see a general picture of cash flow with all of the components and where they fit. We will show you how all of these individual categories relate to one another and explain how you can better understand your finances by understanding what is happening with your money.

IT IS THIS PICTURE THAT ALLOWS US TO TRANSLATE  
HIS GOALS AND OBJECTIVES INTO REALITY.

### Five Financial Areas<sup>1</sup>

Earning

Giving

Saving

Debt

Spending

When we choose to be faithful in these five areas, we will become:  
Diligent Earners, Generous Givers, Wise Savers. Cautious Debtors  
Prudent Consumers.

# Session 1

## Five Financial Areas

- **Diligent Earners**
- Generous Giver
- Wise Savers
- Cautious Debtors
- Prudent Consumers

## Diligent Earner:

Is one who works with commitment, purpose and a grateful attitude.

### With Commitment,

Colossians 3:23 “Whatever you do, work at it with all your heart, as working for the Lord, not for men.”

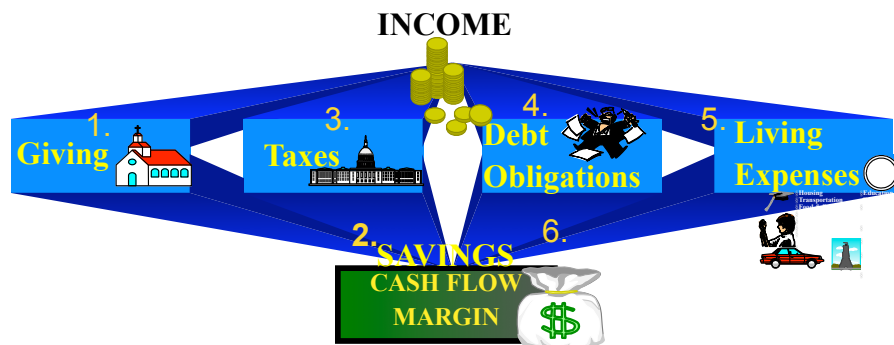
### Purpose

Serve God – as unto the Lord

Provide for ourselves and those dependent on us - 1 Timothy 5:8

### and a Grateful Attitude

Deuteronomy 8:17-18 “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the Lord your God, for it is He who gives you the ability to produce wealth.”



*“Genuine Financial Freedom is:  
the contentment we experience as we  
faithfully manage our financial  
resources according to God’s purposes,  
principles, priorities and promptings.  
Being financially faithful leads to  
being financially free!”*

– Jason Pankau

First, Let’s look at the first tier of our cash flow Diagram and examine its components! This tier is the most basic level of Stewardship!

## INCOME

For most of us it is our pay check. You can also include:

- Pension
- Social Security
- Insurance Proceeds
- Interest
- Dividends
- Gain on sale of assets
- Rent
- Gifts
- Reimbursement

## Session 2

### Reflective Question:

*Have you ever felt “prompted” by God, when it comes to your finances? What was it like?*

The real issue at stake here is a proper understanding of ownership!

### Is your money, YOUR money?

There is a drastic difference in freedom between living in a reality that says “my money is my money and I don’t need to answer to anybody for how I handle it!” and living in a reality that says “I am a steward of all my God-given resources.”

Scripture teaches us that we are stewards, or managers, of God’s resources. Therefore, we are managing resources that are owned by God! Because of this we need to know His will, principles, priorities, and promptings in order to faithfully steward his resources!

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## Session 2:

### Stewardship: The 10/10/80 Plan

So now what do we do with what God has entrusted to us? One method of looking very simply at how to steward God’s resources is called the 10/10/80 plan.

The goals of this plan are to:

- Give 10 % to God
- Save 10 %
- Live on the other 80%

Let’s begin with the front end of the 10/10/80 plan, and look at giving to God! This is a God-honoring order for the use of our resources.

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## Session 2

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### Five Financial Areas

- Diligent Earners
- **Generous Giver**
- Wise Savers
- Cautious Debtors
- Prudent Consumers

### Reflective Question:

*Describe a time when it felt like your act of giving had more of an impact on you than on the party to whom you gave it.*



### Generous Giver

One who gives with an obedient will, a joyful attitude and a compassionate heart. We are made to give. We were created to be channels not receptacles. Giving Changes Lives!

### Why God Wants Us To Give

1. As a response to God's goodness. (James 1)
2. To focus on God as our source of security. (Matthew 6)
3. To help achieve economic justice.  
(Acts 2:42-47, 2 Corinthians 8:13-15)
4. To bless others – Blessed to be a blessing! (Abraham in Genesis 12)
5. To break the hold of money on our lives.

### Scriptural Rules For Giving

#### 1. According to Income - A percentage of YOUR Income

##### *Deuteronomy 16:17*

“Each of you must bring a gift in proportion to the way the Lord your God has blessed you.”

#### 2. Without Ostentation – Boastful, showy, or pretentious

##### *Matthew 6:3-4*

“But when you give to the needy, do not let your left hand know what your right hand is doing, <sup>4</sup> so that your giving may be done in secret. Then your Father who sees what is done in secret, will reward you.”

##### *Widow's Mite - Luke 21:1-4*

“As he looked up, Jesus saw the rich putting their gifts into the temple treasury. <sup>2</sup> He also saw a poor widow put in two very small copper coins. <sup>3</sup> ‘I tell you the truth,’ He said, ‘this poor widow has put in more than all the others. <sup>4</sup> All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.’”

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## Session 2

### Quotable:

*"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life."*

– Billy Graham

### Reflective Question:

*As you consider Jesus' admonition to the disciples to give, what thoughts come to your mind? What does this have to do with us?*

### Scriptural Rules For Giving *(continued)*

#### 3. First Fruits of our Labor to God

##### *2 Chronicles 31:4-5*

"He ordered the people living in Jerusalem to give the portion due the priests and Levites so they could devote themselves to the Law of the Lord. <sup>5</sup> As soon as the order went out, the Israelites generously gave the firstfruits of their grain, new wine, oil and honey and all that the fields produced. They brought a great amount, a tithe of everything."

##### *Proverbs 3:9-10*

"Honor the LORD with your wealth, with the first fruits of all your crops; <sup>10</sup> then your barns will be filled to overflowing, and your vats will brim over with new wine."

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#### 4. Freely - As Jesus sent out the twelve, He told them to give freely.

##### *Matthew 10:8*

"Heal the sick, raise the dead, cleanse those who have leprosy, drive out demons. Freely you have received, freely give."

#### 5. First to God Every Week

##### *1 Corinthians 16:2*

"On the first day of the week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made."

#### 6. Cheerfully

##### *2 Corinthians 9:6-7*

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. <sup>7</sup> Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver"



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### Scriptural Rules for Giving *(continued)*

#### 7. Sacrificially

At least 10 Percent. The question always gets asked, “how much should I give?” “What kind of plan should I use for supporting the work of God in the world?” Scripture makes reference to giving a tithe – or ten percent of your income as a starting point.

### *2 Corinthians 8:1-15*

“And now, brothers, we want you to know about the grace that God has given the Macedonian churches. <sup>2</sup> Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. <sup>3</sup> For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, <sup>4</sup> they urgently pleaded with us for the privilege of sharing in this service to the saints. <sup>5</sup> And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will. <sup>6</sup> So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. <sup>7</sup> But just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness and in your love for us – see that you also excel in this grace of giving. <sup>8</sup> I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. <sup>9</sup> For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. <sup>10</sup> And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. <sup>11</sup> Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. <sup>12</sup> For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. <sup>13</sup> Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. <sup>14</sup> At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, <sup>15</sup> as it is written: “He who gathered much did not have too much, and he who gathered little did not have too little.”

#### Reflective Question:

*What does it mean to “excel in this grace of giving?”*



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## Session 2

### Giving: Total Surrender

2 Corinthians 8:1-15 - An Example of Mature Giving!

8:2 Generously

8:3 Sacrificial

8:4 Passionately

8:5 Holistically

8:6 Inspirationally

8:7 Habitually - The habit of giving

8:8 Sincerely - Giving is a test of love

8:9 Following Jesus - Becoming poor so others might be rich

8:12 Willingly

8:13-15 Resources shared equally in the kingdom (Family principle)

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#### Reflective Question:

*How is the management of resources a "heart" issue?*

We can celebrate God's provision for our lives by honoring His command to be generous and obedient with the stewardship of our resources. For many of us, especially if this is a whole new perspective on life, we begin to feel a little anxious when we discuss our finances. This is because the management of resources is a heart issue.

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### Giving - The Tithe

- The first reference is in the book of Genesis where we see Abraham compelled to give Melchizedek a tenth to support his ministry.

#### *Genesis 14:18-20*

“Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, <sup>19</sup> and he blessed Abram, saying, ‘Blessed be Abraham by God Most High, Creator of Heaven and Earth. <sup>20</sup> And blessed be God Most High, who delivered your enemies into your hand.’ Then Abraham gave him a tenth of everything.”

#### Reflective Question:

*What is your current outlook on giving and the tithe? Is it currently a part of your spiritual life? How so?*

- In Genesis 28 there is also an example of Jacob tithing to support the work of the ministry.
- In Leviticus 27:30 we see the same pattern followed and this time given as a commandment. “A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.”
- In 2 Chronicles we see further examples of the people giving a tithe to support the church and its work.

**2 Chronicles 31:4-5** “He ordered the people living in Jerusalem to give the portion due the priests and Levites so they could devote themselves to the Law of the Lord. <sup>5</sup> As soon as the order went out, the Israelites generously gave their first-fruits of their grain, new wine, oil and honey and all that the fields produced. They brought a great amount, a tithe of everything.”

**2 Chronicles 31:20-21** “This is what Hezekiah did throughout Judah, doing what was good and right and faithful before the Lord his God.

<sup>21</sup> In everything that he undertook in the service of God’s temple and in obedience to the Law and the commandments, he sought his God and worked wholeheartedly. And so he prospered.”

God wants us to honor His work in the world with our money so much, that he says to test Him by being obedient and seeing if he won’t bless you for it.



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## Session 2

### Giving - The Tithe, continued

#### *Malachi 3:10*

“Bring the whole tithe into the storehouse, that there may be food in my house. ‘Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the flood gates of heaven and pour out so much blessing that you will not have room enough for it.’”

#### **Reflective Question:**

*How does what you invest in  
reveal what you care about?*

God drives home the importance of supporting the mission of His church around the world by promising a blessing to those who obey. God’s admonition to them was more than God trying to show them how they were hurting the spread of His work in the world, He was calling them to notice how people invest in things that they believe in and care about, and the people came up short when it came to caring about the advancement of God’s kingdom in the world. If they cared, they would have surrendered their whole lives in obedience to God’s cause. Including their finances.

Jesus even referenced the tithe and talked about the spirit with which we should give.

#### *Matthew 23:23-26*

“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices-mint, dill and cummin. But you have neglected the more important matters of the law-justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former. <sup>24</sup> You blind guides! You strain out a gnat but swallow a camel. <sup>25</sup> “Woe to you, teachers of the law and Pharisees, you hypocrites! You clean the outside of the cup and dish, but inside they are full of greed and self-indulgence. <sup>26</sup> Blind Pharisee! First clean the inside of the cup and dish, and then the outside also will be clean.”

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### Quotable:

*"A rich man is nothing but a  
poor man with money."*

– W.C. Fields

### Reflective Question:

*What thoughts or feelings are invoked  
in you as you read through this passage?*



### Gratitude and Generosity - the Heart of Giving

In conclusion, let's examine David's heart to see his perspective on managing God's resources. We can see through David's life a perspective on how God would want us to look at His provision for our lives.

### *1 Chronicles 29:10-19*

David's Prayer after receiving gifts for the building of the temple.

"David praised the LORD in the presence of the whole assembly, saying, "Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. <sup>11</sup> Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. <sup>12</sup> Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. <sup>13</sup> Now, our God, we give you thanks, and praise your glorious name. <sup>14</sup> "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. <sup>15</sup> We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. <sup>16</sup> O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you. <sup>17</sup> I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. <sup>18</sup> O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people forever, and keep their hearts loyal to you. <sup>19</sup> And give my son Solomon the wholehearted devotion to keep your commands, requirements and decrees and to do everything to build the palatial structure for which I have provided."

It is our hope that this will be your life experience  
as you strive to steward God's resources.

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## Session 2

### Five Financial Areas

- Diligent Earners
- Generous Giver
- **Wise Savers**
- Cautious Debtors
- Prudent Consumers

### Reflective Question:

*What are some examples of  
"hoarding?"*

### The Wise Saver

The Wise Saver is one who builds, preserves, and invests with discernment.

The Mind and Heart of God on Saving:

- It is Wise to Save. (Proverbs 21:20)

It is sinful to hoard. (Luke 12)

So what is the difference?

### Saving vs. Hoarding

Saving is putting money aside for appropriate goals. Hoarding is continuing to put money aside after our God-discerned and God-inspired goals are reached.

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### Avoiding Hoarding

- Understand your tendencies - look at the money motivation quiz.
- Answer the question: "When is enough, enough?" Consider Ecclesiastes 5:10.
- Answer the questions, "What is one way that my money tendencies impacts me? What is one step that I can begin to take, to make sure that I limit that impact in a proper way?"

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### Reflective Question:

*What is your current savings percentage?*

### Saving

At this point it is good to employ the discipline of setting aside 10% of your income for yourself and your future needs, through savings. Statistics tell us that 75% of Americans are living paycheck to paycheck, with no real savings in reserve! Economists point out that the average U.S. personal-savings rate, the difference between U.S. consumers' disposable income and their spending, has been negative since summer 2005 – the first time since the Great Depression.

\* 2012 Update 77% of Americans are living paycheck to paycheck.

### TAXES

Matt 22:17-21 - “Render to Caesar what is Caesar’s...”

Romans 13:6-7 References to paying taxes: “Tax to whom tax is due...”

This is an area that needs particular attention and wise planning, especially with the complexities of the tax law today. Making sure you are not paying too much in taxes is an important area of stewardship. The counsel of a good tax preparer is recommended if you are unable to keep up on the current tax laws.

### Five Financial Areas

- Diligent Earners
- Generous Giver
- Wise Savers
- **Cautious Debtors**
- Prudent Consumers



### The Cautious Debtor

One who avoids entering into debt, is careful and strategic when incurring debt, and always repays debt.

#### *Scriptural Guidelines:*

- Repay debt
- Avoid debt

#### *3 Spiritual Dangers of Debt*

- Presumes on the Future - James 4:14
- Denies God the opportunity to teach us something. Luke 12:31
- Fosters ENVY and GREED. Luke 12:15

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## Session 2

### Quotable:

*"This is not a game, ... Debt has become a part of who we are. It's become that spoiled child in the grocery store with their lip stuck out: 'I want it. I want it. I deserve it because I breathe air.' And, well, that's an uphill climb in our culture right now, to go against that and say, 'Hey, let's be grown-ups here. Let's be mature, learn to delay pleasure, save up and pay for things.'"*

– Dave Ramsey

### Reflective Question:

*What is the amount of your current credit card debt?*

### DEBT

Proverbs 22:7 "...borrower is slave to the lender"

Matthew 6:24 "No one can serve two masters"

Romans 13:8 - Owe love, not money

There is not one positive verse that deals with debt.

### LENDING

Exodus 22:25 - Lend to brothers without interest

Deuteronomy 23:19 "do not charge your brother interest"

Habakkuk 2:6-7 - Woe to those who lend with interest

Luke 6:34-35 "...lend to them without expecting..."

### REPAYING

Psalms 37:21 "The wicked borrow and do not repay..."

Proverbs 3:27-28 - Pay when debt is due

### SURETY

Proverbs 22:26-27 "Do not be a man who strikes hands in pledge, or puts up security for debts; <sup>27</sup> if you lack the means to pay, your very bed will be snatched from under you."

Statistics: As of January 3, 2005 America's consumer debt load is \$750,000,000,000 (Billion) and growing. The average card holder's credit card debt is \$8,000 as measured by the Federal Reserve Bank. It is important to note that consumer debt is at an all-time high. And given the fact that the median income in the U.S. is about 50k, this is a big number. What's really sad about this statistic is the fact that most people don't see \$8,000 as a big deal.

\* 2012 Update America's consumer debt load is \$2.5 Trillion.

## Session 2

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### How to Get Out of Debt

#### Step One: Get a handle on your personal debt situation

Installment loans excluding mortgages should be less than 15% of your take home pay. Less than 10% of course would be better. The goal is 0%. Mortgage payments including insurance and taxes should not exceed 30% of take home pay. (Add maintenance and operating expenses and it shouldn't exceed 36%.) Low monthly payment and a stretched out loan is not good! You'll pay too much in interest and the asset wears out. Consolidation loans work only if you stop careless spending. If you're so strapped that savings is a dream and inevitable needs like dental care are impossible, it's time to declare a crisis!

#### Reflective Question:

*What is one way you could work to stop new indebtedness today?*

#### Step Two: Stop all new indebtedness immediately

This is simple: If you had a goal to have a backyard which was level and had no holes or ditches in it, then if during the process of filling in all the holes you continued to dig new ones, it would take that much longer to level out your backyard!

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#### Step Three: Promise to put all extra income into debt retirement

Staying consistent to our example, all new dirt that we receive should be put into the holes.

#### Step Four: Set a challenging goal for debt retirement on a pay period basis, and make all the necessary sacrifices until you are out of debt.

In other words, give yourself a timeline to work with such as "I would like to be debt free in x number of years" and then see how to make that possible by looking at your budget.



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## Session 2

### Five Financial Areas

- Diligent Earners
- Generous Giver
- Wise Savers
- Cautious Debtors
- **Prudent Consumers**

### Reflective Question:

*Which lies tend to get you into trouble financially, when you believe them?*

**Materialism** – replacing our desire for God with a desire for things.

### The Prudent Consumer

The Prudent Consumer is one who enjoys the fruit of one's labor yet guards against materialism!

### Three Financial Biblical Principles:

#### 1. Beware of Idols!

#### *Deuteronomy 5:7-8*

"You shall have no other gods before me. <sup>8</sup> You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below."

#### *Romans 1:25*

"They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator—who is forever praised. Amen."

#### 2. Guard against Greed!

Move towards moderation.

#### *Luke 12:15*

"Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

#### 3. Be Content!

Contentment with and gratitude for what we have is the antidote to greed and envy.

## Session 2

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### Quotable:

*"Consumers got to wake up and just say no."*

– Dave Ramsey

### Contentment

The key is developing discernment between needs and wants.

### *Philippians 4:11-13*

"I am not saying this because I am in need, for I have learned to be content whatever the circumstances. <sup>12</sup> I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. <sup>13</sup> I can do everything through him who gives me strength."

### *1 Timothy 6:6-8*

"But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup> But if we have food and clothing, we will be content with that."

### *Hebrews 13:5-8*

"Keep your lives free from the love of money and be content with what you have, because God has said, Never will I leave you; never will I forsake you. <sup>6</sup> So we say with confidence, The Lord is my helper; I will not be afraid. What can man do to me? <sup>7</sup> Remember your leaders, who spoke the word of God to you. Consider the outcome of their way of life and imitate their faith. <sup>8</sup> Jesus Christ is the same yesterday and today and forever."

### Reflective Question:

*What link do you see between holiness and contentment? How do they impact each other?*



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## Session 2

### Contentment, continued

#### *Proverbs 19:23*

“The fear of the LORD leads to life: Then one rests content, untouched by trouble.”

#### *Job 36:5-12*

“God is mighty, but does not despise men; he is mighty, and firm in his purpose. <sup>6</sup> He does not keep the wicked alive but gives the afflicted their rights. <sup>7</sup> He does not take his eyes off the righteous; he enthrones them with kings and exalts them forever. <sup>8</sup> But if men are bound in chains, held fast by cords of affliction, <sup>9</sup> he tells them what they have done that they have sinned arrogantly. <sup>10</sup> He makes them listen to correction and commands them to repent of their evil. <sup>11</sup> If they obey and serve him, they will spend the rest of their days in prosperity and their years in contentment. <sup>12</sup> But if they do not listen, they will perish by the sword and die without knowledge.”

### Living Expenses

- Education Costs
- Installment Payments (loans)
- Entertainment
- Vacations & Holidays
- Charitable Contributions
- Miscellaneous
- Housing
- Transportation
- Food & Beverages
- Clothing
- Furnishings
- Personal Care
- Medical/Dental/Drugs
- Insurance

#### **Quotable:**

*“I’m not against people having new cars. I’m against them having you. We spend a tremendous amount impressing somebody at the stoplight who we’ll never meet. It makes you broke and keeps you broke.”*

– Dave Ramsey

## Session 2

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### Budget Guidelines and the 10/10/80 Plan

These are only guidelines for you to consider. Each and every situation is different, but having guidelines helps us keep things in perspective. We only have 100% of our resources. If we spend more than we have, we begin spending someone else's resources. These numbers are net of taxes, or based on your take home pay.

If you do spend more than 100%, you will be going into debt. Remember, at this point we are hoping to save 10% as our cash flow margin. With this margin we will be able to plan for our future. So our living expenses, including our debt repayment and taxes, should add up to 80% of our income.

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#### Reflective Question:

*What response do you have to the Budget Guidelines Chart?*



### Budget Guidelines

Giving	10%
Savings	5-10%
Housing	26-36%
Food	14-16%
Auto	13-16%
Insurance	2-4%
Entertainment	2-5%
Clothing	4-5%
Medical/Dental	2-5%
Credit	0-5%
Household/Misc.	4-8%

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# Session 2

## Frugality

The dictionary defines frugality as: “Avoiding unnecessary expenditure of money; thrifty, costing little, inexpensive.”

How many of us can say that we try to lead a frugal life?

When striving to be frugal we need to ask ourselves the re-engineering question, “Do I need this at all? or “do we have to do this at all?”

One of the most dangerous thoughts in the world today as it concerns us as consumers is “Might as well!” People are out there willing to lend us money to get things that we really don’t need and we say to ourselves, “If someone is willing to lend me the money then we might as well go ahead and get it!”

### Reflective Question:

*When do you find yourself being the most frugal with your finances?*

*When are you the least frugal?*

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## Session 2

### Discussion and Reflection Questions

1. To what degree do you agree that God's over-arching vision for our lives is to experience and express love?

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2. In what areas do you most struggle with the love of money?

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3. Which of the three Financial Biblical Principles (beware of idols, guard against greed, be content) would you like to grow in most over the next year?

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4. When are you most frustrated that God's advice is for the long haul and not the get rich quick scheme?

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5. Which of the Biblical principles for earning, giving, saving, debt, and consumption is God speaking to you most loudly about and what do you think He's asking you to do with it?

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6. Which Scriptures stood out to you and why?

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# Session 3: The Power of a God- Directed Spending Plan

## Session 3

### Cash Management

Talking about cash management requires us to keep records. To explain this process we will use the budget worksheets in the next section.

Budgeting affects your Time, Talent, as well as Treasure.

The idea of having a Workbook gives us an accountability structure.

**YOUR INVESTMENT WILL NEED TO BE THE  
FAITHFUL, DAILY TIME SET ASIDE TO REVIEW AND  
RECORD YOUR TRANSACTIONS.**

### *Luke 9:23-25*

“Then he said to them all: ‘If anyone would come after me, he must deny himself and take up his cross daily and follow me. <sup>24</sup> For whoever wants to save his life will lose it, but whoever loses his life for me will save it. <sup>25</sup> What good is it for a man to gain the whole world, and yet lose or forfeit his very self?’”

Part of our cross bearing for Christ, is managing His resources!

### Biblical Basis for Budgeting

A key passage in the important area of budgeting is not an obvious passage about finances. However, it will give us direction for a God-directed attitude toward finances, motivation and shows us how to go about accomplishing a budget plan that will work.

### *Romans 12:1-3*

“Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God, this is your spiritual act of worship. <sup>2</sup> Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is, his good, pleasing and perfect will. <sup>3</sup> For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but rather think of yourself with sober judgment, in accordance with the measure of faith God has given you.”

#### Reflective Question:

*Who can hold you accountable to be faithfully reviewing your finances?  
What is your specific time period (days, weeks, months) that you are willing to commit to this practice?*

#### Quotable:

*“Money often costs too much.”*  
– Ralph Waldo Emerson



## Session 3

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### Biblical Basis for Budgeting *(continued)*

#### 1. Be Living Sacrifices (Verse 1)

Our lives are to be a living sacrifice to God. We need to examine every area of our lives to make sure we are not squandering His resources.

#### 2. Do Not Conform to the World (Verse 2)

By offering our bodies as living sacrifices, we will be seen as non-conformists to the world. God calls us to be the “salt and light,” leading by example and allowing people around us to see and sense the difference. Then we can prove the will of God by following His direction - sowing to the Spirit, we will reap to the Spirit, instead of the flesh.

#### 3. Think of Yourself with Sober Judgement (Verse 3)

Our society programs us, even as Christians, to “keep up with the Jones’s.” Budgeting is a tool that can help us look at our situation soberly by tracking how we are managing God’s resources. It also points to areas where we might sacrifice for the good of the Kingdom. These perspectives help us maintain an accurate view of ourselves (not too high and not too low) and our role in His overall plan.

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### Where Did it Go?

We know how much we make. Many times we’re just not sure where it all goes! Here are some questions to consider:

- Have you ever kept a budget?
- Have you ever given God a “raise?”
- How can tracking God’s gifts help you be a better steward of the resources He provides?

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#### Reflective Question:

*How do you keep up with the Jones’s?*



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## Session 3

### Reflective Question:

*What kinds of spending plans  
have you used in the past?*

### How Budgeting Serves Us

#### A Budget is:

- The fundamental tool that enables us to control our money so that it doesn't end up controlling us
- A Spending Plan for how we will allocate our financial resources

#### A Spending Plan:

- Is a way to reach our financial goals and live out our values and priorities
  - Produces freedom - There is no true freedom without limits
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### The Benefits of a Spending Plan

- Gives us the facts
- Avoids waste
- Keeps our values and priorities in check
- Leads to Financial Freedom!

### Tracking Method

Using a method of tracking your transactions is vital. We have provided you with a budget workbook in which you can plan for and track your finances. This is only a tool. Used properly, it can help you see where you have been, where you are now and how you can plan for the future on a daily basis.

Some also use computer generated programs, like Quicken, which do essentially the same things. You can use the workbook as a daily ledger to record all transactions and then enter them into the computer for purposes of totaling, doing various spreadsheets and generating graphs!

Use whatever system works best for you! No matter what you use, though, you will need to think through, implement and stick to the process!

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# Daily Ledger

# Daily Ledger

## Overview

### Categories

We will be tracking our income as well as expenses. In order to do this in a consistent fashion, we need to create some categories that we will use while tracking our income and expenses:

- Taxes
- Business Expenses
- Tithes and Offerings
- Food
- Housing
- Transportation
- Clothing
- Personal Care
- Other

We have broken down the most common categories here for you to use, but you can customize them according to your unique situation.

### Directions

This page will tell you how to enter items into your daily ledger.

### Commitments Page

Here you will record all of your commitments and obligations including automatic payments, taxes, and giving. Should you have a credit card debt situation, this is where you will record all instances so that you can move toward experiencing victory over your debts.

### Daily Ledger

Keep your daily receipts and record all of your various transactions. (Note: the daily ledger covers TWO pages.) The key to budget planning is discipline. Obedience = Love. “I believe so much, I will do it.”

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	Daily Ledger	MAKING CENTS
	<p><b>Categories</b></p> <p>INCOME Work #1, Work #2, Rent, Tips, Dividends, Interest</p> <p>TAXES Federal, State, Social Security, Local</p> <p>BUSINESS EXPENSES Auto, Travel, Meals, Office</p> <p>GIVING Tithe, Missionary Support, Charitable Organizations</p> <p>SAVING Regular Savings Accounts, Mutual Funds, Investments, Stocks</p> <p>FOOD &amp; BEVERAGES</p> <p>HOUSING Mortgage/Rent, Property Insurance, Electricity, Heating, Water, Sanitation/Sewage, Telephone, Cleaning, Repairs/Maintenance, Supplies, Furnishings</p> <p>TRANSPORTATION Car payments, Car insurance, Maintenance &amp; Repair, Parking, Tolls, License Fees</p> <p>CLOTHING Husband, Wife, Children</p> <p>PERSONAL CARE Toiletries, Beauty/Barber</p> <p>MEDICAL Doctor, Dentist, Drugs Pharmaceuticals</p> <p>INSURANCE Life, Health/HMO, Liability, Disability, Long-Term Health</p> <p>EDUCATION/SELF - IMPROVEMENT Tuition, School Books, Room&amp;Board</p> <p>ENTERTAINMENT Eating Out, Magazines/Newspapers, Clubs &amp; Fees, Recreation &amp; Hobbies</p> <p>VACATION</p> <p>GIFTS Christmas, Birthdays, Anniversaries</p>	<p>Life Spring Network</p> <p>For more resources, thoughts, and discussion about this session, please visit <a href="http://www.lifespringnetwork.org">www.lifespringnetwork.org</a></p>
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# Daily Ledger

## Categories, continued

### CHILDREN

Babysitter, School Lunches, Allowances, Lessons, Dues/Fees, Misc.

### PET CARE

### INSTALLMENT PAYMENTS [DEBT]

School Loans, Bank Cards, Personal Loans, Store Cards.

## Directions

On the Daily Ledger pages you will want to record all of your daily transactions. Every transaction can be easily accounted for if you stay faithful and record your IN flows & OUT flows every day. Write the amount you spent on an item underneath its GENERAL heading and then record the specific item under the “Description” column. For example, when I pay the phone bill for \$ 40.00, I will place “\$40.00” under the general heading “HOUSING” and then write “Phone Bill” under “DESCRIPTION.”

How you describe the transaction in the “DESCRIPTION” column will be the key to tracking specific expenditures. The more descriptive and consistent you can be in recording the transaction, the easier it will be to track. Use the blank horizontal spaces to further describe the transaction and make notes. There are three columns following the “DESCRIPTION” column. Here is where you will record how you will pay for said item. Cash “\$”, Check “CK”, or Charge “CHG”. If you paid by credit card then record the transaction under the appropriate category and in the far right column under “DEBT [+]”. After you have paid the statement you may record a transaction in the “DEBT [-]” column. This helps you keep track and shows the cancellation of your debt. For example, when I charge for gas, I will place the amount under the general heading “TRANS” and “DEBT [+]”.



# Daily Ledger

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## Directions *(continued)*

The “Business Expense” Category has been provided for you so that you can keep track of which expenses are business and which are personal. This category is a double entry category, like the “DEBT” categories. It simply helps you keep an account of which expenses are business related so you can determine how much money you are spending at work. For example, when I pay for a business lunch, I will record that expense under “FOOD” and also record it under “BUS. EXP.” I will do this in order to keep track of how much money I spend at work or on business related items.

At the end of each month draw a horizontal line beneath the last transaction and total each category for the month. Then transfer this data to your Budget Scoreboard and Quarterly and Annual Summary pages. After the Daily Ledger pages, you will find a Budget Scoreboard page where you will record your progress. The Quarterly and Annual Summary pages are for tracking monthly, quarterly, and annual totals. The Budget Planner pages will help you establish Your Budget and Goals to achieve this year. These pages help you figure out your “Uncommitted Margin” and where to allocate it based on your short and long-term goals.

Faithfulness to this plan for even one month will begin to help you see just where your finances are going. Having an entire quarter will help you begin to budget for the next quarter. By the end of your recording year you will have a surprising amount of valuable data which will greatly assist you in setting more realistic goals and targets for the year(s) ahead!

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# Daily Ledger

*"One man gives freely, yet gains even more; another withholds unduly, but comes to poverty." Proverbs 11:24*

	✓	Date	Description	\$	Ck	Chg	Income	Taxes	Bus. Exp.	Giving	Save	Food
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# Daily Ledger

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*"For the love of money is a root of all kinds of evil. Some people eager for money, have wandered from the faith and pierced themselves with many griefs." I Timothy 6:10*

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." II Corinthians 9:7*

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# Daily Ledger

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*"For where your treasure is, there will your heart be also." Matthew 6:21*

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# Daily Ledger

*"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."*  
II Corinthians 9:6

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# Daily Ledger

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*"He who did not spare His own Son, but gave him up for us all - how will he not also, along with him, graciously give us all things."*  
Romans 8:32

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"Then He said to them, 'Watch out! Be on guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.'" Luke 12:15*

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# Daily Ledger

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*"Honor the Lord with your wealth with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine."* Proverbs 3: 9-10

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"Keep your lives free from the love of money and be content with what you have because God has said, 'Never will I leave you; never will I forsake you.'"* Hebrews 13:5

	✓	Date	Description	\$	Ck	Chg	Income	Taxes	Bus. Exp.	Giving	Save	Food
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# Daily Ledger

MAKING  
CENT\$

*"Better is a little with fear of the Lord than great wealth with turmoil."* Proverbs 15: 16

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it."*  
1 Timothy 6: 6-7

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# Daily Ledger

MAKING  
CENT\$

*"But if we have food and clothing, we will be content with that."* I Timothy 6: 8

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.” 1 Timothy 6:9*

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# Daily Ledger

MAKING  
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*"Wealth is worthless in the day of wrath, but righteousness delivers from death." Proverbs 11: 4*

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# Daily Ledger

*"A generous man will prosper; he who refreshes others will himself be refreshed."* Proverbs 11:25

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# Daily Ledger

MAKING  
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*"It is better not to vow than to make a vow and not fulfill it. Don't let your mouth lead you into sin." Ecclesiastes 5:5-6*

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"Commit to the Lord whatever you do, and your plans will succeed. The Lord works out everything for his own ends-- even the wicked for a day of disaster."* Proverbs 16:3-4

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# Daily Ledger

MAKING  
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*"The plans of the diligent lead to profit as surely as haste leads to poverty."* Proverbs 21: 5

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# Daily Ledger

*"If a man shuts his ears to the cry of the poor, he too will cry out and not be answered."* Proverbs 21:13

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# Daily Ledger

MAKING  
CENTS

\* *"In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."* Proverbs 21: 20

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"The prudent see danger and take refuge, but the simple keep going and suffer for it." Proverbs 27:12*

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# Daily Ledger

MAKING  
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*"He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty."* Proverbs 28: 19

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"A faithful man will be richly blessed, but one eager to get rich will not go unpunished."* Proverbs 28:20

	✓	Date	Description	\$	Ck	Chg	Income	Taxes	Bus. Exp.	Giving	Save	Food
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# Daily Ledger

MAKING  
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*“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.” Ecclesiastes 3:5*

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"One man gives freely, yet gains even more; another withholds unduly, but comes to poverty." Proverbs 11:24*

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# Daily Ledger

MAKING  
CENTS

*"For the love of money is a root of all kinds of evil. Some people eager for money, have wandered from the faith and pierced themselves with many grief's." I Timothy 6:10*

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." II Corinthians 9:7*

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# Daily Ledger

MAKING  
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*"For where your treasure is, there will your heart be also."* Matthew 6:21

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# Daily Ledger

*"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."*  
II Corinthians 9:6

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# Daily Ledger

MAKING  
CENTS

*He who did not spare His own Son, but gave him up for us all - how will he not also, along with him, graciously give us all things."*  
Romans 8:32

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Life Spring Network

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# Daily Ledger

*"Then He said to them, 'Watch out! Be on guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.'" Luke 12:15*

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# Daily Ledger

MAKING  
CENT\$

*"Honor the Lord with your wealth with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine."* Proverbs 3: 9-10

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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# Daily Ledger

*"Keep your lives free from the love of money and be content with what you have because God has said, 'Never will I leave you; never will I forsake you.'"* Hebrews 13:5

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# Daily Ledger

MAKING  
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*"Better is a little with fear of the Lord than great wealth with turmoil."* Proverbs 15: 16

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# Daily Ledger

*"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it."*  
1 Timothy 6: 6-7

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# Daily Ledger

MAKING  
CENT\$

*"But if we have food and clothing, we will be content with that."* I Timothy 6: 8

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# Daily Ledger

*People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.” I Timothy 6:9*

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# Daily Ledger

MAKING  
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*"Wealth is worthless in the day of wrath, but righteousness delivers from death."* Proverbs 11: 4

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# Daily Ledger

*"A generous man will prosper; he who refreshes others will himself be refreshed." Proverbs 11:25*

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# Daily Ledger

MAKING  
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*"It is better not to vow than to make a vow and not fulfill it. Do not let your mouth lead you into sin." Ecclesiastes 5:5-6*

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# Daily Ledger

*"Commit to the Lord whatever you do, and your plans will succeed. The Lord works out everything for his own ends – even the wicked for a day of disaster."* Proverbs 16:3-4

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# Daily Ledger

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*"The plans of the diligent lead to profit as surely as haste leads to poverty." Proverbs 21: 5*

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# Daily Ledger

*"If a man shuts his ears to the cry of the poor, he too will cry out and not be answered." Proverbs 21:13*

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# Daily Ledger

MAKING  
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*"In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."* Proverbs 21: 20

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# Daily Ledger

*"The prudent see danger and take refuge, but the simple keep going and suffer for it." Proverbs 27:12*

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# Daily Ledger

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*"He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty."* Proverbs 28:19

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# Daily Ledger

*"A faithful man will be richly blessed, but one eager to get rich will not go unpunished."* Proverbs 28:20

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# Daily Ledger

MAKING  
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*Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*  
Ecclesiastes 3:5

Housing	Trans	Cloth	Pers Care	Med	Ins	Ed.	Enter- tain	Vaca	Gifts	Child	Misc	Debt {+}	Debt {-}	
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The background of the page is a complex composition. On the left, there are three solid-colored rectangular blocks stacked vertically in shades of olive green and mustard yellow. On the right, there is a vertical strip containing an abstract illustration of a tree. The tree's canopy is rendered with soft, blended brushstrokes in various shades of green and yellow. Its trunk and roots are depicted with more defined, darker lines and a mix of brown, orange, and green tones. The entire page is overlaid with a faint, light-colored grid pattern.

# Budget Scoreboard and Summaries

# Budget Scoreboard and Summaries

MAKING  
CENTS

Life Spring Network

## Quotable:

*"Whoever said money can't buy  
happiness simply didn't know where  
to go shopping."*

– Bo Derek

## Where is it Going?

To be faithful servants of God, we need to be good stewards of what belongs to Him.

### *1 Timothy 6:6-10*

"But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup> But if we have food and clothing, we will be content with that. <sup>9</sup> People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. <sup>10</sup> For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

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## Scoreboard and Summaries Overview

### Budget Score Board

Here is where we will keep "score" to see how we are doing month to month by comparing our actual figures to our budgeted amounts in each category.

### Quarterly and Annual Summaries

Place the raw data here for year end records. This is the actual data for each month.

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# Budget Scoreboard

	Month 1			Month 2			Month3		
	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-
1. Income									
2. Taxes									
3. Giving									
4. Savings									
5. Food									
6. Housing									
7. Trans									
8. Clothing									
9. Pers Care									
10. Medical									
11. Insurance									
12. Education									
13. Entertain									
14. Vacation									
15. Gifts									
16. Children									
17. Misc									
Total 2-17									
Net= Income- total (Cash Flow Margin)									
Debt [+]									
Debt [-]									
Bus. Exp.									

# Budget Scoreboard

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	Month 4			Month 5			Month 6		
	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-
1. Income									
2. Taxes									
3. Giving									
4. Savings									
5. Food									
6. Housing									
7. Trans									
8. Clothing									
9. Pers Care									
10. Medical									
11. Insurance									
12. Education									
13. Entertain									
14. Vacation									
15. Gifts									
16. Children									
17. Misc									
Total 2-17									
Net= Income- total (Cash Flow Margin)									
Debt [+]									
Debt [-]									
Bus. Exp.									

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# Budget Scoreboard

	Month 7			Month 8			Month 9		
	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-
1. Income									
2. Taxes									
3. Giving									
4. Savings									
5. Food									
6. Housing									
7. Trans									
8. Clothing									
9. Pers Care									
10. Medical									
11. Insurance									
12. Education									
13. Entertain									
14. Vacation									
15. Gifts									
16. Children									
17. Misc									
Total 2-17									
Net= Income- total (Cash Flow Margin)									
Debt [+]									
Debt [-]									
Bus. Exp.									



# Budget Scoreboard

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	Month 10			Month 11			Month 12		
	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-	Budget	Actual	Bal +/-
1. Income									
2. Taxes									
3. Giving									
4. Savings									
5. Food									
6. Housing									
7. Trans									
8. Clothing									
9. Pers Care									
10. Medical									
11. Insurance									
12. Education									
13. Entertain									
14. Vacation									
15. Gifts									
16. Children									
17. Misc									
Total 2-17									
Net= Income- total (Cash Flow Margin)									
Debt [+]									
Debt [-]									
Bus. Exp.									

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# Quarterly & Annual Summary

Year:		Q1				Q2			
	Month 1	Month 2	Month 3	Qtr Total	Month 4	Month 5	Month 6	Qtr Total	Semi A Total
1. Income									
2. Taxes									
3. Giving									
4. Savings									
5. Food									
6. Housing									
7. Trans									
8. Clothing									
9. Pers Care									
10. Medical									
11. Insurance									
12. Education									
13. Entertain									
14. Vacation									
15. Gifts									
16. Children									
17. Misc									
Total 2-17									
Net= Income-total (Cash Flow Margin)									
Debt [+]									
Debt [-]									
Bus. Exp.									

# Quarterly & Annual Summary

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Year:		Q3				Q4			
	Month 7	Month 8	Month 9	Qtr Total	Month 10	Month 11	Month 12	Qtr Total	Semi A Total
1. Income									
2. Taxes									
3. Giving									
4. Savings									
5. Food									
6. Housing									
7. Trans									
8. Clothing									
9. Pers Care									
10. Medical									
11. Insurance									
12. Education									
13. Entertain									
14. Vacation									
15. Gifts									
16. Children									
17. Misc									
Total 2-17									
Net= Income-total (Cash Flow Margin)									
Debt [+]									
Debt [-]									
Bus. Exp.									

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The background of the page is a solid olive green. On the right side, there is a vertical strip containing an abstract illustration of a tree. The tree's trunk is a thick, textured brown, and its roots are exposed and spread out in the dark green ground at the bottom. The foliage is represented by various shades of green and yellow, with some areas having thin black outlines. A semi-transparent grid of four large squares is overlaid on the entire page, with the tree illustration appearing behind it.

# Budget Planner

# Budget Planner

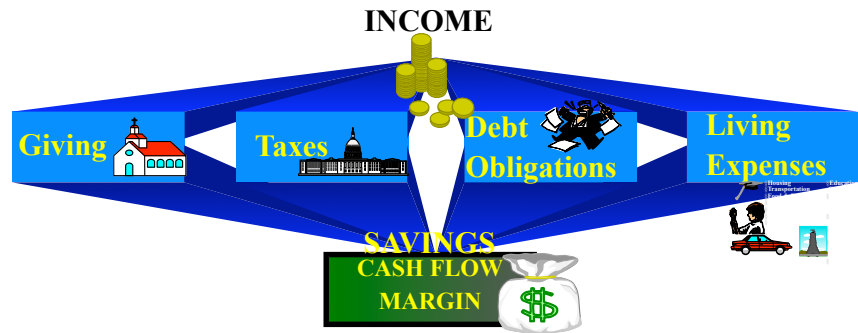
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These are the pages where you will begin the process of establishing a budget. First, there are a few concepts you'll want to get a hold of.

## Cash Flow Margin

The figure you get after you subtract your expenses from your income is your cash flow margin.



### Quotable:

*Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this."*

– Dave Ramsey

It is the net after the first tier. A goal is to try to save at least 10% of your income at this point. This is the other end of the 10/10/80 plan! Giving 10 % to God; Saving 10 %, and Living on the other 80%.

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## Appreciation of Assets

Assets that appreciate in value over time. For example, the increase in the value of Real Estate.

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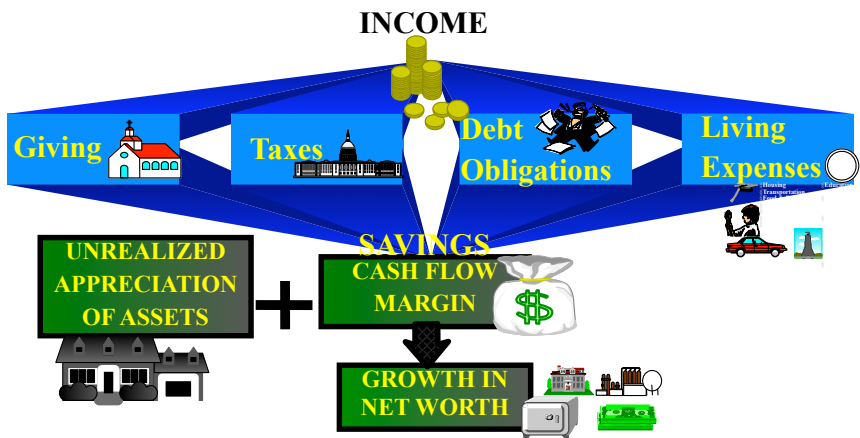
# Budget Planner

## Quotable:

*"A bank is a place that will  
lend you money if you can prove  
that you don't need it"*

– Bob Hope

## Net Worth



Appreciation of Assets added to Cash Flow Margin will show your increase in Net Worth. This is where you will see where the Net Worth fits into the flow of planning and how to use this to fund your long range goals. Your plans for the future are funded by your worth assets.

## Long-Range Objectives

Funding for long-range objectives takes careful planning.

### *Proverbs 3:5-6*

“Trust in the Lord with all your heart and lean not on your own understanding; <sup>6</sup> in all your ways acknowledge him, and he will make your paths straight.”

God will give you understanding as to the plans he has for the resources he has given you. He will also guide you as to how to invest your resources!

## Reflective Question:

*If there were one long-term  
financial objective you think God  
would most like you to adopt,  
what do you think it would be?*

# Budget Planner

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## Reflective Question:

*What type of retirement plans do you have in place?*

## Long-Range Objectives *(continued)*

There are six purposes for which we can invest our money!

### 1. Retirement

Planning for financial independence is something that most people have to save money for. Independence does not mean independent from God, but rather being independent from having to work. Some of the ways that you can start to accumulate money for retirement are:

- IRA's
- Your company's 401K plan or pension plan
- Tax deferred annuities

### 2. College

Saving for further education of yourself or your children is a serious endeavor! The expenses of college education is staggering. This is a goal that needs to be taken seriously and planned for significantly in advance.

### 3. Giving

This is where we might be called to give offerings above and beyond our tithe. God will impress on our hearts how we should give and to whom, if we stay available to hearing His voice!

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### 4. Life Style Desires

Another bucket into which we can funnel money is the amount of money spent on our lifestyle. Getting a bigger house or car, vacations, hobbies, projects, entertainment and recreation fit into this category.

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# Budget Planner

## 5. Pay off Debt

Pay off debt more expediently. You might also consider paying off tax advantaged debts like home mortgages.

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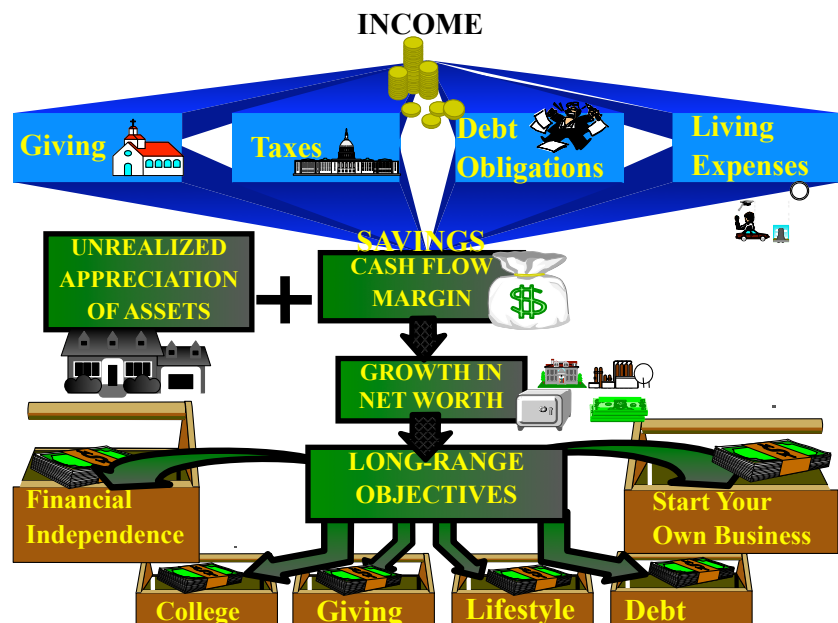
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### Reflective Question:

*If you were totally funded and equipped to start your own business, what would it look like?*

## 6. Start your own business

Some people who are looking for ways to generate extra income invest in starting their own businesses. This could mean something part-time like investing in real estate and rental properties or it could become full-time by launching a whole new career. The seed money for these endeavors is often what hinders many from taking root and growing.





# Budget Planner

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## Budget Planner Worksheet Overview

### Budget Planner Worksheets A, B, C, and D

These are the pages where you will begin the process of creating your budget. Use these worksheets to compute your monthly and annual budgeted totals for each category. You will use the monthly amounts for your *Budget Scoreboard* and the annual amounts for annual projections in *Your Budget*.

### Your Budget

This is where you check the math to see how viable your budget is against your income and expenses. Transfer the annual amounts from each category on your *Budget Planner Worksheets*. Should your expenses exceed your income, then look back at the *Budget Planner Worksheets* and make necessary adjustments.

### Goals to Achieve

**Negative Margin:** If the expenses are correct and your income is insufficient, then use the *Goals to Achieve* page to state income goals that meet your expense requirements. First, make sure that there aren't expenses that you can reduce or do without!

**Positive Margin:** Think through what is coming up for you the next seasons of your life and plan accordingly. The help of a third party financial counselor can be helpful here! Use the *Goals To Achieve* page to help you articulate specific goals for Giving, Saving, Purchases and Debt Reduction.

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#### Quotable:

*If all the economists were laid end to end, they'd never reach a conclusion.*

– George Bernard Shaw



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# Budget Planner

## Budget Planner Worksheet A

Category	Monthly	Annually		Monthly	Annually
<b>Income</b>			<b>Food and Beverage</b>		
Work #1			Total		
Work #2					
Rent			<b>Housing</b>		
Tips			Mortgage/Rent		
Dividends			Property Insurance		
Interest			Electricity		
Total			Heating		
			Water		
<b>Taxes</b>			Sanitation Sewage		
Federal			Telephone		
State			Cleaning		
Social Security			Repairs/Maintenance		
Local			Supplies		
Total			Furnishing		
			Total		
<b>Business Expenses</b>					
Auto			<b>Transportation</b>		
Travel			Car Payments		
Meals			Car Insurance		
Office			Gas & Oil		
Total			Maintenance/Repairs		
			Parking		
<b>Giving</b>			Tolls		
Tithe			License Fees		
Missions			Total		
Charities					
Other			<b>Clothing</b>		
Total			Husband		
			Wife		
<b>Saving</b>			Children		
Savings Account			Total		
Mutual Fund					
Investments					
Stocks					
Total					

## Budget Planner Worksheet B

Category	Monthly	Annually		Monthly	Annually
<b>Personal Care</b>			<b>Gifts</b>		
Toiletries			Christmas		
Beauty/Barber			Birthdays		
Total			Anniversaries		
			Weddings		
<b>Medical</b>			Total		
Doctor					
Dentist			<b>Children</b>		
Drugs and Pharmaceuticals			Baby-Sitters		
Total			School Lunches		
			Allowances		
<b>Insurance</b>			Lessons		
Life			Dues/Fees		
Health			Day Care		
Liability			Total		
Disability					
Long-Term Health Care			<b>Pet Care</b>		
Total			Total		
<b>Education/ Self-Improvement</b>			<b>Installment Payments (Debt)</b>		
Tuition			School Loans		
School Books			Bank Cards		
Room & Board			Personal Loans		
Total			Store Cards		
			Gas Cards		
<b>Entertainment</b>			Total		
Eating Out					
Magazines/Newspapers			<b>Other</b>		
Clubs/Fees					
Recreation/Hobbies					
Total					
<b>Vacation</b>					
Total					

# Budget Planner

## Your Budget

Transfer the information from the previous pages here to create your budget for the year.

1.	Income	
2.	Giving	
3.	Taxes	
4.	Total Taxes and Giving (2+3)	
5.	Net Spendable Income (1-4)	
6.	Food	
7.	Housing	
8.	Transportation	
9.	Clothing	
10.	Personal Care	
11.	Medical	
12.	Insurance	
13.	Education	
14.	Entertainment	
15.	Vacation	
16.	Gifts	
17.	Children	
18.	Miscellaneous	
19.	Debt [-]	
20.	Business Expenses	
21.	Total Expenses (Sum 6 to 20)	
22.	Margin (5-21)	
23.	Savings	
24.	Uncommitted Margin (22-23)	

# Budget Planner

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## Goals to Achieve

Transfer the information from your *Goals to Achieve* page and put dollar amounts on your goals in light of your articulated budget.

Category/Description	Amount		
Income			
Total			
Business Expenses			
Total			
Giving			
Total			
Savings			
Retirement			
College			
Long-Range Giving			
Life Style Desires			
New Car			
Start Own Business			
Other:			
Other:			
Other:			
Other:			
Total			
Debt Reduction			
		Reduce by:	
		Reduce by:	
		Reduce by:	
		Reduce by:	
Total			

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## Session 3

### Establishing Goals

We need to establish goals if we are going to achieve them.

Aim at nothing and you will hit it every time.

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#### Reflective Question:

*What do you find helps you  
most stay on track with moving  
towards your stated goals?*

### We Must Strive to Achieve our Goals

Achieving our stated financial goals requires faithfulness to budget properly and consistently.

#### *1 Timothy 4:15-16*

“Be diligent in these matters; give yourself wholly to them, so that everyone may see your progress. <sup>16</sup> Watch your life and doctrine closely. Persevere in them, because if you do, you will save both yourself and your hearers.”

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#### *Hebrews 10:36-39*

“You need to persevere so that when you have done the will of God, you will receive what he has promised. <sup>37</sup> For in just a very little while, He who is coming will come and will not delay. <sup>38</sup> But my righteous one will live by faith. And if he shrinks back, I will not be pleased with him. <sup>39</sup> But we are not of those who shrink back and are destroyed, but of those who believe and are saved.”



## Session 3

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### *Romans 5:1-5*

“Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ, <sup>2</sup> through whom we have gained access by faith into this grace in which we now stand. And we rejoice in the hope of the glory of God. <sup>3</sup> Not only so, but we also rejoice in our sufferings, because we know that suffering produces perseverance; <sup>4</sup> perseverance, character; and character, hope. <sup>5</sup> And hope does not disappoint us, because God has poured out his love into our hearts by the Holy Spirit, whom he has given us.”

#### **Quotable:**

*“Empty pockets never held anyone back.  
Only empty heads and empty hearts can  
do that.”*

– Norman Vincent Peale

### **Striving After the Right Goal is Key**

The highest goal we can have when it comes to our finances is following God’s will. Matthew 6:33 says, “But seek first his kingdom and his righteousness....” If we prayerfully consider our financial situation in light of God’s will, principles, priorities, and promptings, He will guide our lives and show us how to live!



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## Session 3

### Discussion and Reflection Questions

1. Which one of the Biblical Principles for Budgeting (from Romans 12:1-3) stood out to you most?

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2. What has your previous budget tracking system looked like? To what degree have you lived according to a budget?

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3. What has been your overall plan for managing the resources God has entrusted to you? (Investing growth in Net Worth?)

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4. Which Scriptures stood out most to you and why?

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The background of the slide is composed of a grid of squares in various shades of olive green and yellow. On the right side, there is a vertical strip containing a painting of a tree. The tree's trunk is a thick, textured brown, and its roots are exposed and spread out over a dark green ground. The foliage is depicted with dark, thin lines and some light green and yellow washes.

# Session 4: Biblical Principles for Investing

## Session 4

### Reflective Question:

*How does this Scripture influence your perspectives on investing?*

### **Biblical Principles for Investing**

**Do not presume or boast upon the future.**

#### *James 4:13-15*

“Now listen, you who say, ‘Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.’<sup>14</sup> Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes.<sup>15</sup> Instead you ought to say, ‘If it is the Lord’s will, we will live and do this or that.’”

**Avoid speculation and hasty investment decisions.**

#### *Proverbs 28:20*

“A faithful man will be richly blessed, but one eager to get rich will not go unpunished.”

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**Do not put up surety for another.**

#### *Proverbs 22:26-27*

“Do not be a man who strikes hands in pledge, or puts up security for debts;<sup>27</sup> if you lack the means to pay, your very bed will be snatched from under you.”

**Evaluate the risk of an investment.**

#### *Luke 14:28*

“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it.”



## Session 4

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### Quotable

*“Throughout scripture we are admonished to counsel together and to have a unity in the husband-wife relationship. Often God uses our mates to bring us back to reality. Don't be so foolish or proud as not to take advantage of the partner God has given you.”*

— Ron Blue



### **Biblical Principles for Investing** *(continued)*

**Avoid investments that cause anxiety.**

#### *Matthew 6:31*

“So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’”

**Be in unity with your spouse.**

#### *Mark 10:8*

“...and the two will become one flesh. So they are no longer two, but one.”

**Avoid high leverage situations.**

#### *Proverbs 22:7*

“The rich rule over the poor and the borrower is servant to the lender.”

**Avoid deceit.**

#### *Proverbs 11:18*

“The wicked man earns deceptive wages, but he who sows righteousness reaps a sure reward.”

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## Session 4

### Quotable:

*You must tell your spouse everything about your debt, income, financial strengths and weaknesses. No secrets allowed.*  
– Dave Ramsey

### Reflective Question:

*What is your perspective on your own tolerance of risk?  
By what means do you measure your tolerance?*

### How to Make Financial Decisions

This is a consolidated list of some general principals to keep in mind when making any financial decisions:

- Avoid hasty speculation
- Evaluate every purchase
- Do not co-sign
- Do not be yoked to unbelievers – especially in business partnerships which involve a lot of exposure or risk to your family!
- Be in unity with your spouse
- Do not be deceitful

### *Luke 19:13*

“So he called ten of his servants and gave them ten minas. ‘Put this money to work,’ he said, ‘until I come back.’”

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### General Rules in the Selection of Investments

- Always maintain a long-term perspective. Investments need to be made with a long-range goal in mind in order to weather the ups and downs of the market.
- Remember that you can't be an expert on everything.
- High risk to one person is conservative to another person. It depends on how well you understand the market for specific investments such as stocks and real estate.
- The personal time required to manage an investment must be considered as a cost. This is like having your own business that you must spend time managing!
- Always invest from a strategy. Remember the paradox of planning.
- Keep it simple.
- If it seems too good to be true, it is. There is no free lunch.
- Diversity, diversity, diversity. Don't put all your eggs in one basket.

## Session 4

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### Honoring the Seasons of Life

Honoring the seasons in our life is critical in setting financial goals and investing wisely. Moses asked God to “teach us to number our days aright” (Psalm 90:12), which strongly suggests that we can easily number them wrong!

#### *Ecclesiastes 3:1-14*

“There is a time for everything, and a season for every activity under heaven: <sup>2</sup> a time to be born and a time to die, a time to plant and a time to uproot, <sup>3</sup> a time to kill and a time to heal, a time to tear down and a time to build, <sup>4</sup> a time to weep and a time to laugh, a time to mourn and a time to dance, <sup>5</sup> a time to scatter stones and a time to gather them, a time to embrace and a time to refrain, <sup>6</sup> a time to search and a time to give up, a time to keep and a time to throw away, <sup>7</sup> a time to tear and a time to mend, a time to be silent and a time to speak, <sup>8</sup> a time to love and a time to hate, a time for war and a time for peace. <sup>9</sup> What does the worker gain from his toil? <sup>10</sup> I have seen the burden God has laid on men. <sup>11</sup> He has made everything beautiful in its time. He has also set eternity in the hearts of men; yet they cannot fathom what God has done from beginning to end. <sup>12</sup> I know that there is nothing better for men than to be happy and do good while they live. <sup>13</sup> That everyone may eat and drink, and find satisfaction in all his toil – this is the gift of God. <sup>14</sup> I know that everything God does will endure forever; nothing can be added to it and nothing taken from it. God does it so that men will revere him.”

You will have different emphases during different times in your life.

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#### Reflective Question:

*What season of life do you find yourself currently in? How does this impact your financial situation?*



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## Session 4

### Stages of Financial Growth

#### Slaving

- A person at work producing an income. God has made us to work!
- Genesis 2:15 “The LORD God took the man and put him in the Garden of Eden to work it and take care of it.”
- Proverbs 12:14 “From the fruit of his lips a man is filled with good things as surely as the work of his hands rewards him.”
- Proverbs 14:23 “All hard work brings a profit, but mere talk leads only to poverty.”
- Proverbs 18:9 “One who is slack in his work is brother to one who destroys.”
- Proverbs 21:25 “The sluggard’s craving will be the death of him, because his hands refuse to work.”
- Proverbs 22:29 “Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.”
- Proverbs 24:27 “Finish your outdoor work and get your fields ready; after that, build your house.”
- Ephesians 4:28 “He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.”
- Colossians 3:22-25 “Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord. <sup>23</sup> Whatever you do, work at it with all your heart, as working for the Lord, not for men, <sup>24</sup> since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. <sup>25</sup> Anyone who does wrong will be repaid for his wrong, and there is no favoritism.”
- 1 Thessalonians 4:11-12 “Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, <sup>12</sup> so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.”

#### Reflective Question:

*What is your favorite job or*

*position you have held?*

*What about this job or position*

*makes it your favorite?*

#### Quotable:

*“If money be not thy servant,  
it will be thy master. The covetous  
man cannot so properly be said  
to possess wealth, as that may be  
said to possess him.”*

— Francis Bacon

## Session 4

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### Saving

The formation of capital. This usually happens once we, through discipline and hard work, have begun to save more than we spend. Here we have paid off our debts and have settled into our profession.

- Proverbs 21:20-21 “In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. <sup>21</sup> He who pursues righteousness and love finds life, prosperity and honor.”

### Investing

Growth and protection of the “purchasing power” of capital - Here is where your money is working for you!

- Luke 19:11-23 “While they were listening to this, he went on to tell them a parable, because he was near Jerusalem and the people thought that the kingdom of God was going to appear at once. <sup>12</sup> He said: ‘A man of noble birth went to a distant country to have himself appointed king and then to return. <sup>13</sup> So he called ten of his servants and gave them ten minas. ‘Put this money to work,’ he said, ‘until I come back.’ <sup>14</sup> But his subjects hated him and sent a delegation after him to say, ‘We don’t want this man to be our king.’ <sup>15</sup> He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it. <sup>16</sup> The first one came and said, ‘Sir, your mina has earned ten more.’ <sup>17</sup> ‘Well done, my good servant!’ his master replied. ‘Because you have been trustworthy in a very small matter, take charge of ten cities.’ <sup>18</sup> The second came and said, ‘Sir, your mina has earned five more.’ <sup>19</sup> His master answered, ‘You take charge of five cities.’ <sup>20</sup> Then another servant came and said, ‘Sir, here is your mina; I have kept it laid away in a piece of cloth. <sup>21</sup> I was afraid of you, because you are a hard man. You take out what you did not put in and reap what you did not sow.’ <sup>22</sup> His master replied, ‘I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow? <sup>23</sup> Why then didn’t you put my money on deposit, so that when I came back, I could have collected it with interest?’”

### Reflective Question:

*What point is Jesus making with this parable?*



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## Session 4

### Quotable:

*"Money is like manure; it's not worth a thing unless it's spread around encouraging young things to grow."*

– Thornton Wilder

### Reflective Question:

*Have there ever been any "ideal investments" that you have been tempted to buy into? What were they?*

### Completion

Your money is at work providing income for the future. The capital is growing, and your money is able to provide you with current income to live on!

- Proverbs 13:22 "A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous."

### The Ideal Investment

How do we balance our surplus to fulfill our plans? How do we balance the scales in favor of growth instead of decline?

The Ideal Investment would:

- Provide an abundance of tax-free income
- Its future growth would substantially outpace the rate of inflation
- The capital invested would be completely safe and one's money would be immediately available upon request
- The investment would require no management expertise

Unfortunately, **There is no such investment!**

Each Investment Provides Degrees of the Following:

- Inflation Hedge
- Tax Advantage
- Safety
- Liquidity
- Current Income
- Family Benefit

Trade-offs are generally involved. Certain assets will be high in some areas, and correspondingly, lower in others. One needs to ascertain the importance of each on a relative scale in developing a personal financial portfolio.

## Session 4

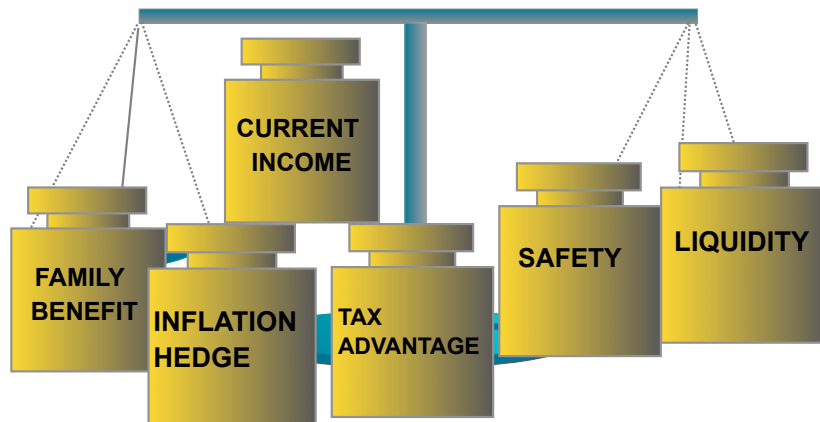
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### Reflective Question:

*How will you balance your  
“surplus?” Which concerns are most  
important to you?*

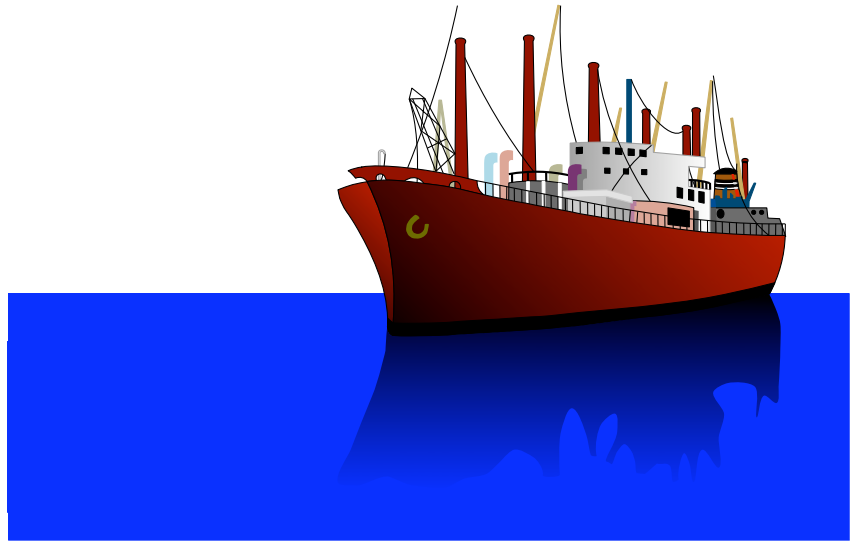
These six concerns can be viewed as the “weights” that balance the scale for future GROWTH....or, if we aren’t careful, the future DECLINE of our purchasing power.



Dollars needed for income at retirement increase with inflation. This may require unplanned withdrawal from your capital. Increased purchasing power results from:

### Managing Risk for Long Term Growth and Proper Use of Tax-Deferred Investments

## Session 4



Consider that your financial journey is like a trip across the ocean!  
In order to make it to your financial “destination” you must have control of your ship!

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### Reflective Question:

*Which controls are most important to you?*

The use of controls determines the type and thrust of your vessel.

LIQUIDITY	ABILITY TO GET TO SHORE
CURRENT INCOME	TO BE WELL STOCKED
SAFETY	SHAPE AND CONSTRUCTION
FAMILY BENEFIT	JUNIOR CAN BE PILOT
INFLATION HEDGE	STRENGTH OF ENGINE
TAX ADVANTAGE	AS FEW LEAKS AS POSSIBLE

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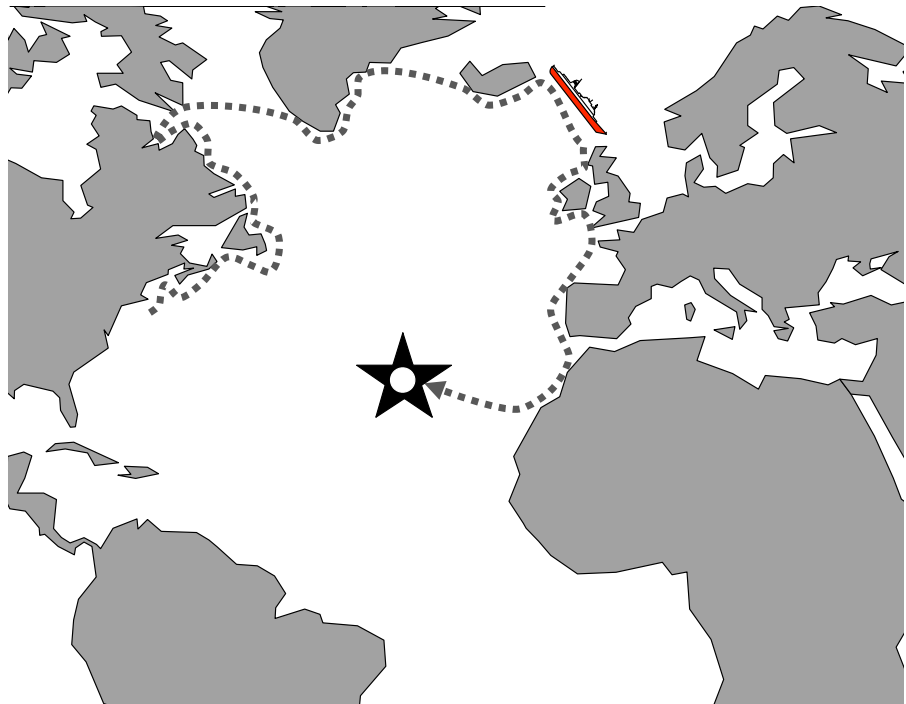
## Session 4

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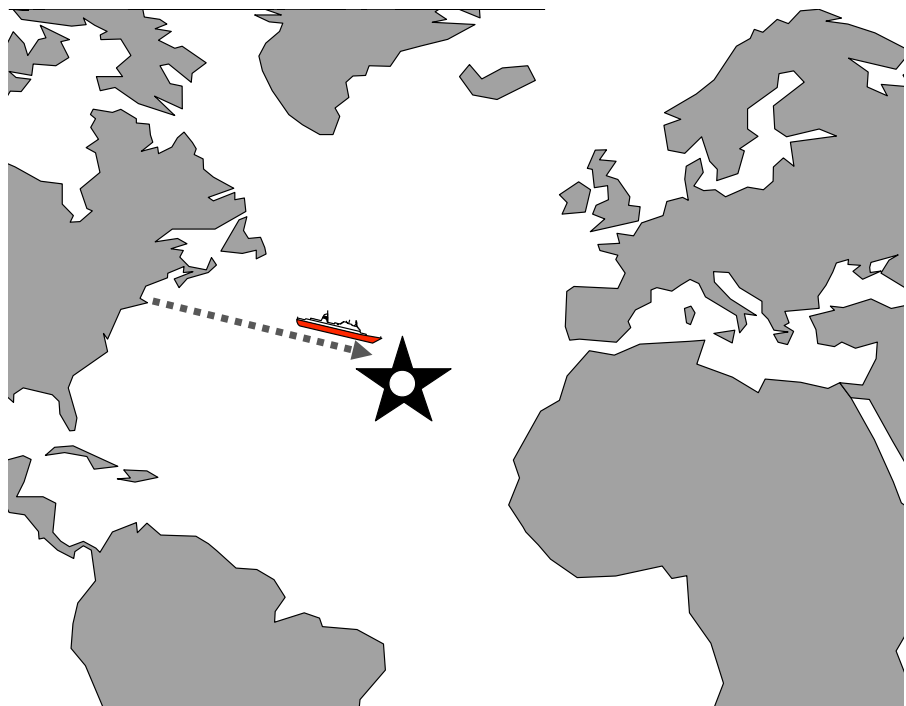
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### Reflective Question:

*Which map more closely reflects your current journey?*



Liquidity & Income require that you remain close to shore - you may run out of fuel and not complete the journey.



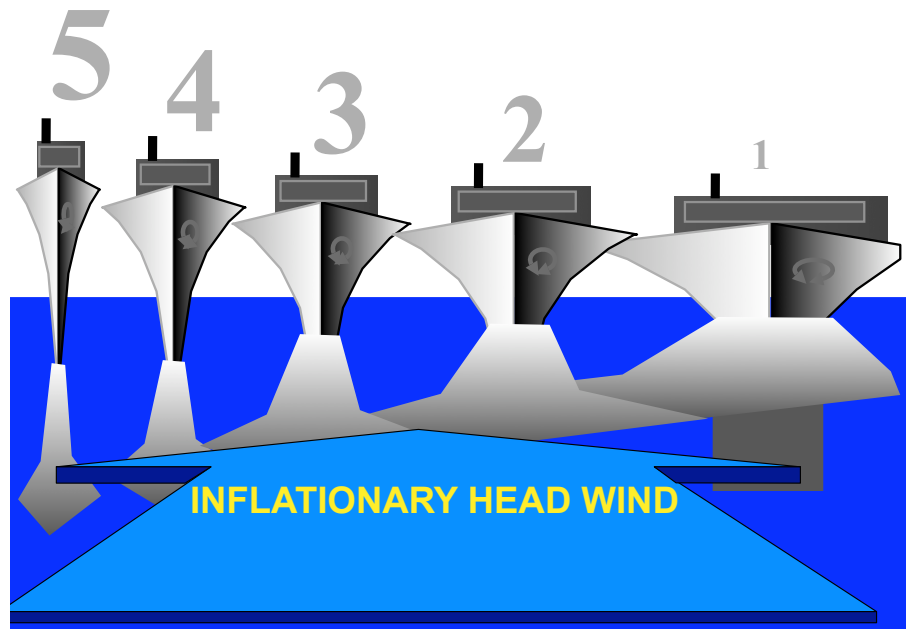
Less emphasis on liquidity and/or current income provides a speedier trip.



## Session 4

### Inflationary Headwinds

What is your estimate of future inflationary headwinds?



Your risk tolerance impacts your potential speed through these inflationary headwinds!

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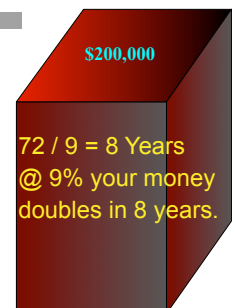
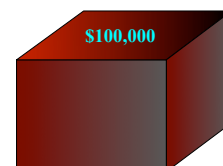
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### Rule of 72

72  
—  
% Rate



## Quotable:

*“Those who have easy, cheerful attitudes tend to be happier than those with less pleasant temperaments, regardless of money, making it, or success.”*

– Dr. Joyce Borhters

## Rule of 72 (continued)

This quick equation will help you to see how fast your money will double and is useful when determining what kind of an interest rate you need to get on an investment to reach your goals. This can also help you figure out how slowly the purchasing power of your dollar erodes!

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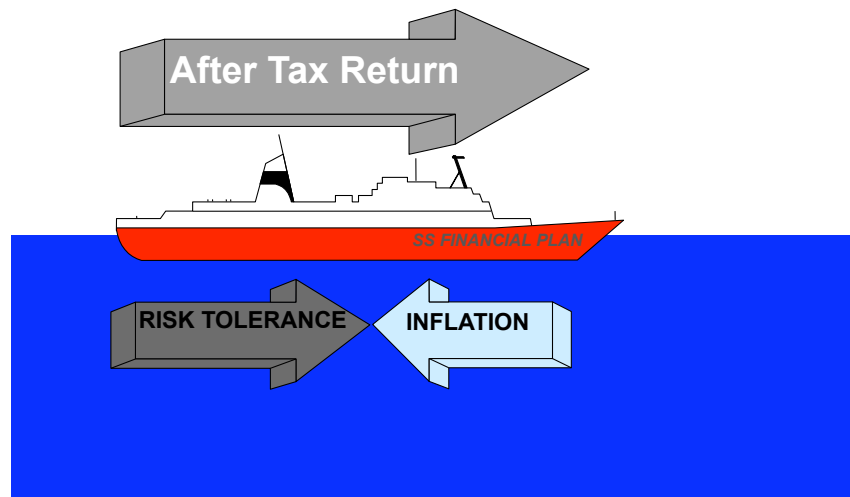
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## Speed of the Journey

Speed of the journey (After Tax Return) = Risk Tolerance + Inflation




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## Session 4

### Quotable:

*"The hardest thing in the world to understand is income tax."*

– Albert Einstein.

### Reflective Question:

*What outside sources do you use to understand your taxes?*

## What is your “Break Even” Rate of Return?

% Inflation Rate

100% – Tax Bracket

For Example:

$$\frac{6\%}{100\% - 35\%} = \frac{6\%}{65\%} = 9.2\%$$

## Taxes

Taxes can be seen as leaks in your financial plan. These leaks, like a boat which is taking on water, slow your forward thrust. Tax advantaged investments and proper advice plug the leaks.

## Risk

Moving forward at full throttle entails risk! You can reduce the risk for your family by using the various financial instruments available to us in addition to carrying appropriate amounts of life and disability insurance.

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### Estate Planning

How many of the following statements hold true for you?

- My will (and that of my spouse, if applicable) is current and dovetails with my estate desires and existing tax laws.
- I know for certain that my estate can adequately meet all cash needs such as taxes, debts, bequests from present assets, as well as provide sufficient income for my survivors and possible nursing home expenses.
- I am comfortable with the income that my survivor(s) will receive from the proceed of my estate.
- I have fairly provided for all of the major contingencies that may impact my family structure.
- My estate plan takes into consideration not only inflation but other financial aspects over the foreseeable future.
- If I have had a warm spot in my heart for one or more charitable organizations, I have reflected that feeling through appropriate provision in my estate plans.
- My executor is thoroughly familiar not only with my will and estate plans but is cognizant of the location of all important documents and is totally capable and committed to carrying out my wishes.
- I am so comfortable with my existing plans and the documents to implement them, that if I knew for certain that the good Lord would give me only one more day, there is not one change I would seek to make.

#### Reflective Question:

*What one step could you take this week that would help you to realize one of these statements that is not being realized in your current situation?*



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## Session 4

### Beginning Your Journey

What are your concerns and controls as you begin your journey?

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Each person is unique! We recommend that you sit down with a qualified financial advisor in striving to develop a financial plan that takes into consideration who you are and an understanding of God's wisdom for managing His resources!

### Step by Step Strategy for Your Investing

- 6 Speculative Hard Assets, Tax Shelters, Venture Capital Limited Partnerships, Real Estate Properties.
- 5 4-20 year Long term Accumulation Goals in Growth or Balanced Mutual Funds, Stocks and Bonds.
- 4 1-3 Year Accumulation Goals in a Money Market or Bond Mutual Fund.
- 3 Establish your Emergency Reserve. 3-6 month's living expenses in a Money Market Fund or Life Insurance Cash Values.
- 2 Eliminate all high interest debt.
- 1 One months living expenses in a Checking or Money Market Account.

#### Reflective Question:

*Which step are you on?*

This is a sober way to determine if you are ready to take the next step in the investing process. By making sure you have set aside enough reserves you can then begin to get more risky with your investing. This gives you a guide as to when it is suitable for you to enter into a certain kind of investment. It is a good source to check yourself against; make sure you have climbed all the steps, one at a time, starting from the bottom and not skipping any. This is so you don't take on too much risk too soon.

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## Reflective Question:

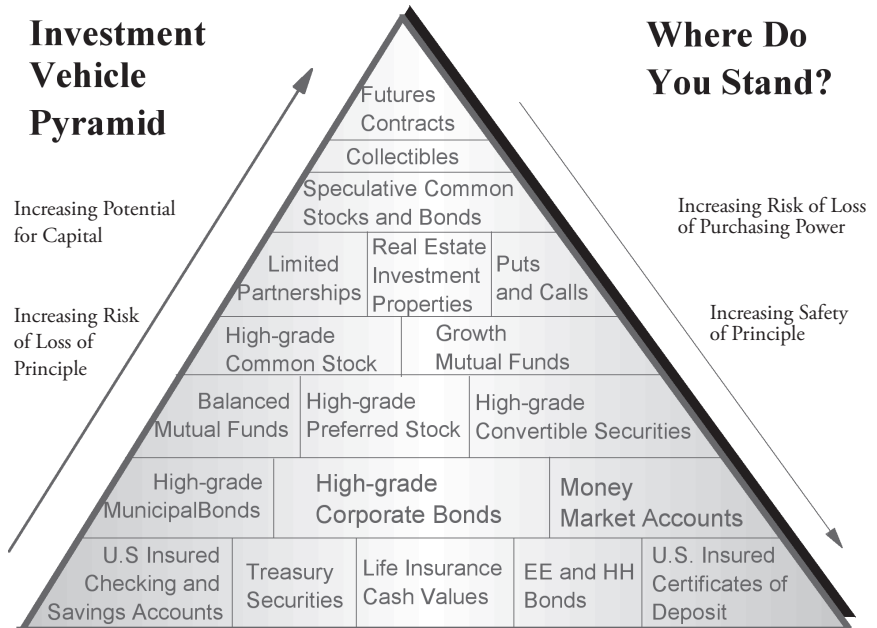
*What type of investment vehicle do you drive?*

## Quotable:

*"How quickly nature falls into revolt. When gold becomes her object! For this the foolish over-careful fathers Have broke their sleep with thoughts, their brains with care, Their bones with industry."*  
— William Shakespeare



## The Investment Vehicle Pyramid



## Lordship

What is Lordship? It is submission of your life, liberty and property to someone or something that has absolute control. It is acknowledging that God is God and that we are not. This is where we humble ourselves and raise God to where He deserves to be in our lives. It means intentionally taking the role of a servant just like our example, Jesus, did for us.



## Session 4

### Reflective Question:

*How closely are you sensing God's Spirit right now?*

### Quotable:

*"For I don't care too much for money, / For money can't buy me love."*

– The Beatles

### The Influence of God's Spirit

Submitting to the Lordship of Christ is not always easy. Remember, we are not alone. Christ promised that He would never leave us or forsake us. He gave us His Holy Spirit to:

- Comfort and encourage us
- Enlighten us as we read His Word
- Intercede for us when we pray

### Putting it all under His Lordship

Like a farmer, we must sow seeds which are spiritual if we are to receive spiritual rewards. What we do with our time, talent, and treasures today will have a bearing on the time, talent and treasures we have available tomorrow. If we sow to the flesh, we will reap to the flesh. If we sow to the Spirit, we will reap to the Spirit.

### *1 John 2:15-16*

"Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. <sup>16</sup> For everything in the world – the cravings of sinful man, the lust of his eyes and the boasting of what he has and does – comes not from the Father but from the world."

Lust of the flesh, the lust of the eyes and boasting of what we have and do are acknowledged as "weak spots" in our spiritual formation. This does not come naturally. We must actively participate with God in the development of our faith. When we put these areas (time, talent, treasure) under the command of our Lord, it is truly amazing what He can do through us.

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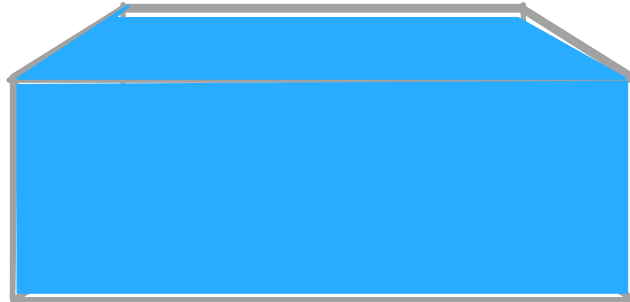
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## Compartment Free



### Reflective Question:

*Which area of your life that the Lord would like more access to?*

Much of the time, we compartmentalize our lives. We have areas for work, for family, for play, etc. If we are not careful, we can do this with the Lord as well. But He wants access to all of our lives – like an aquarium: no compartments. We can do this when we become fully yielded to His Lordship in every area of our lives. Staying compartmentalized will keep us conflicted. “No man can serve two masters.”



Like an empty aquarium, we have empty lives apart from the all-encompassing commitment to follow Christ.

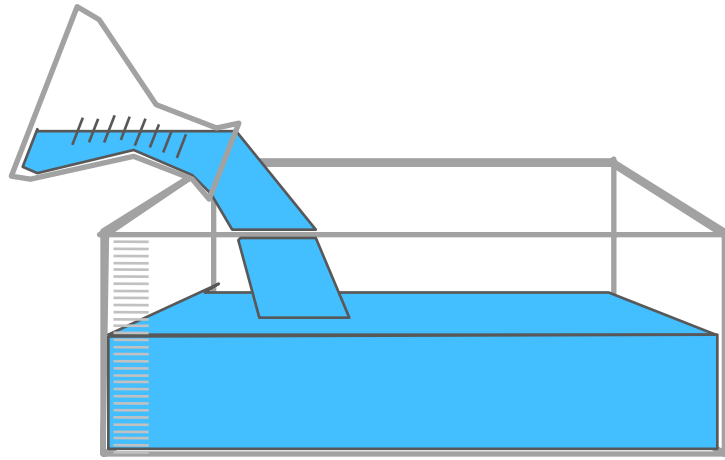
### *Colossians 1:10*

“And we pray this in order that you may live a life worthy of the Lord and may please him in every way: bearing fruit in every good work, growing in the knowledge of God...”

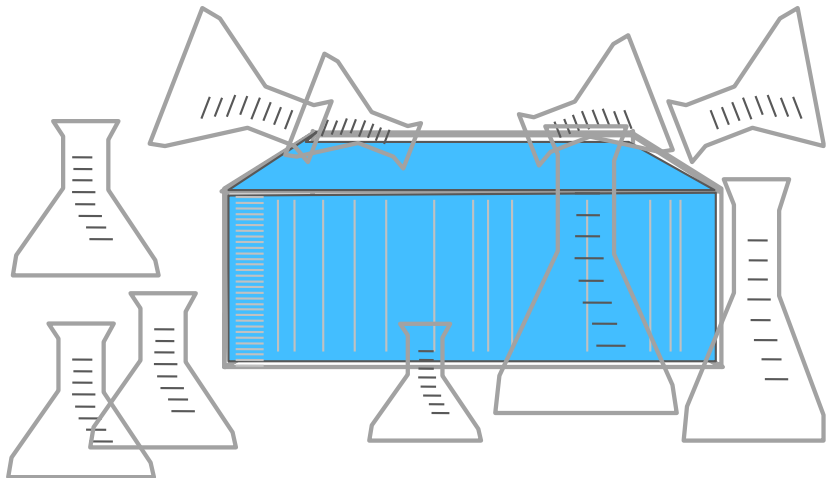
## Session 4

### Reflective Question:

*How has God worked to open up areas of your life to Him in the past?*



As we commit each area (represented by the beakers) of our lives to His Lordship, our “tank” gets filled up. However, if we give Him some areas but hold back on others, our tanks will only be partially full. The result is that we will only be able to live lives that are less than “fully pleasing to God” because we choose to keep those areas separated from Him and His Lordship. Other times we might try to make the tank look more full than it really is and present this image to others.



But God will not be satisfied with less. To lead a life fully pleasing, we must commit everything! Then and only then will we begin to experience the blessings of a fully committed life.

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### Quotable:

*"A man's soul may be buried and perish under a dung heap or in a furrow of the field, just as well as under a pile of money."*

– Nathaniel Hawthorne

### Finances: Our Spiritual Barometer...

God uses our finances as a tangible barometer of our spiritual walk. The way that we handle the treasures He has entrusted to our care demonstrates the attitude we have toward our relationship with Him.

#### *Matthew 6:21*

"For where your treasure is, there your heart will be also."

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### Obedying His Commands...

#### *1 John 5:3*

"This is love for God: to obey his commands. And his commands are not burdensome..."

#### *Psalms 1:1-6*

"Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. <sup>2</sup> But his delight is in the law of the Lord, and on his law he meditates day and night. <sup>3</sup> He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers. <sup>4</sup> Not so the wicked! They are like chaff that the wind blows away. <sup>5</sup> Therefore the wicked will not stand in the judgment, nor sinners in the assembly of the righteous. <sup>6</sup> For the Lord watches over the way of the righteous, but the way of the wicked will perish.

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### Reflective Question:

*In what way is our obedience to God's commands an expression of our love for Him?*



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## Session 4

### **...and Being Doers of the Word.**

#### *Matthew 4:4*

“Jesus answered, “It is written: ‘Man does not live on bread alone, but on every word that comes from the mouth of God.’”

#### *Joshua 1:8*

“Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.”

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God reminds us in:

#### *Matthew 10:16*

“I am sending you out like sheep among wolves.”

Therefore be as shrewd as snakes and as innocent as doves and remember that wealth is given to us in the first place!

#### *Luke 16:8-9*

The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. <sup>9</sup> I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

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**Discussion and Reflection Questions**

1. Which of the biblical principals of investing and making financial decisions stood out most to you? What adjustments do you feel you need to make?

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2. When it comes to the “break even rate of return,” are you gaining or losing ground?

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3. Which of the six concerns/controls that each investment has do you lean towards most? Are there adjustments you need to make in this area as well? If so, what are they?

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4. If you had to identify one area of your life that is most compartmentalized and removed from God, what would it be? What keeps you from giving it to Him?

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5. What does your financial barometer tell you about your heart? What does that tell you about your submission to Christ’s Lordship?

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6. Which Scriptures stood out to you and why?

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Notes

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The background of the page is a solid olive green. On the right side, there is a vertical strip containing a stylized illustration of a tree. The tree's trunk is a thick, textured brown, and its roots are exposed and spread out over a dark green ground. The foliage is represented by numerous thin, dark, curved lines. A semi-transparent grid of four squares, in varying shades of olive green, is overlaid on the entire page, with the word 'Appendices' centered in the middle square.

# Appendices

# References and Acknowledgments

1. Towner, Dick, 2002. *Good Sense: Counselor Training Workshop*. Willow Creek Resources. Grand Rapids: Zondervan.
2. Blue, Ronald W. 1997. *Master Your Money*. Nashville: Thomas Nelson.

## Recognition

In this seminar we have drawn on several sources throughout the years to get it in its current form. We would like to give special recognition to Foremost Associates, Larry Burkett, Ronald W. Blue and Company, the Good Sense Ministry from Willow Creek Community Church, and all of the feedback that we have received from various churches throughout the years. You all have played a big role in helping us to help others in the power of the Spirit!

## Acknowledgements

I am grateful to Stanwich Congregational Church for supporting this seminar's development throughout the years, to the hundreds of people who have taken the course and given constructive feedback, to Kristine Revelle who took the Making Cent\$ Seminar content and helped to create this workbook, to Suzanne Weiss, Carol Lyvers, and Jennifer Pankau for editing, and to Scott Greenlee for his work in creation and design. And last but not least, I'd like to thank all those who have mentored me through the years. Their life-transforming wisdom has shaped my life and ministry.

Jason Pankau  
President, Life Spring Network



# Making Cent\$ Seminar Feedback and Endorsement

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Date \_\_\_\_\_ Seminar Location: \_\_\_\_\_  
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 Street Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone Number \_\_\_\_\_  
 E-mail \_\_\_\_\_

Please circle the number that best represents your response	Low					High				
Please rate:										
1. The overall effectiveness of the Making Cent\$ Seminar	1	2	3	4	5					
2. The Pre-Seminar Worksheets	1	2	3	4	5					
3. This Workbook	1	2	3	4	5					
4. Your Trainer	1	2	3	4	5					
5. The Daily Ledger Sheets	1	2	3	4	5					
6. The Budget Scoreboard and Summaries	1	2	3	4	5					
7. The Budget Planner Worksheets	1	2	3	4	5					
8. The degree to which you have begun to develop a Financial Plan	1	2	3	4	5					
9. The confidence you have to implement it	1	2	3	4	5					
10. The commitment level you have to follow through on it	1	2	3	4	5					
11. Your sense of empowerment to be in control of your finances	1	2	3	4	5					
12. Your understanding of your money motivation and how it influences you	1	2	3	4	5					
13. The connection you see between expressing love and being a steward of resources	1	2	3	4	5					
14. The amount of access you have given God to your life	1	2	3	4	5					
15. The degree to which you feel loved by God	1	2	3	4	5					

Please respond to the following:

1. How has your understanding of Stewardship changed as a result of this seminar?
2. How has your awareness of your current financial situation changed as a result of this seminar?
3. What else could make this seminar better in the future?

For more resources, thoughts, and discussion about this session, please visit [www.lifespringnetwork.org](http://www.lifespringnetwork.org)



# Making Cent\$ Seminar Feedback and Endorsement

## Testimony:

May we use your name and job title in conjunction with your endorsement?      Y      N

*(All other information is strictly confidential.)*

1. Please use the space below to write a brief testimony about your experience with the Making Cent\$ Seminar and why you would recommend it to others!

2. What one thing did God reveal to you most clearly as a result of the Making Cent\$ Seminar, and what do you plan to do with it?

3. If you had to sum up the Making Cent\$ Seminar in one word what would it be?

## Further Involvement

The ministry of the Life Spring Network exists because of the prayer, service and financial generosity of people who believe in the need for reproductive disciple-making locally and abroad and have helped bring this experience to you. Would you be willing to support the spread of our ministry in the following ways?

Check those you feel God leading you to do:

- ☐ Prayer: Being an active part of our intercessory prayer team!
- ☐ Volunteer: Helping us administer our ministry, put on seminars and spread the word to others!
- ☐ Financially: Pay forward your ministry experience and help us to bring this seminar and our reproductive disciple-making ministry to others!
- ☐ Please contact me about engaging in one-on-one Mentoring/Life Coaching.
- ☐ Please sign me up to receive daily email devotionals

Selecting one of the above automatically registers you to receive our e-newsletter which keeps you abreast of what is happening in our ministry and keeps you updated on other courses and seminars. We will contact you to follow up with your desire to get involved. Please understand that by submitting your endorsement, we may use all or portions of it for research, donor and promotional purposes.