



**Real Plans
To Hold On
To Your
Money!**

**Practical, tested
Plans for you to keep
Your money!**

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INTRODUCTION

Would it surprise you to know that the Bible has a lot to say about money? Consider some of the following facts:

- The Bible talks about money more than it talks about hell.
- There are roughly 500 Bible verse on prayer.
- There are fewer than 500 Bible verses on faith.
- There are more than 2,000 verse on money.
- Over 15% of what Jesus taught had to do with money.
- Money is the topic of half the parables told by Jesus.
- Forbes Magazine labeled the Bible “the ultimate financial guide.”
- Money is the second most referenced topic in Scripture.

So we want real plans to hold onto our money. We want practical, time tested tips and ways that we can keep our money. We get that. So the question is, why not look to the best source available on the topic of money?! The obvious answer to that question is “yes – that’s a great idea.” The next question is “What is the best source available on the topic of money?” Well, based on the facts listed above, that answer should be just as clear. The answer is the Bible.

Given that we would use the Bible as our source for practical help with keeping our money, how should we approach it? When it comes to managing money, the Bible uses the word “steward.” So we are going to examine financial principle based on being a good “steward.”

- Being disciplined
- Understand our role – We are stewards, or managers for God
- Putting God first in every area of your life
- Preparing a practical spending plan
- Learning to prepare a budget
- Getting out of debt in two years

We hope these ideas are a blessing to you as you try to make ends meet!

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Being Disciplined

1. UNDERSTANDING BIBLICAL DISCIPLINES

Proverbs 15:22 – “Without counsel purposes are disappointed: but in the multitude of counsellors they are established.”

- D** DILIGENT DEDICATION. Proverbs 4:23 – “Keep thy heart with all _____; for out of it are the issues of life.”
- I** IN-DEPTH INSTROSPECTION. Psalm 139:23-24 – “Search me, O God, and know my heart: try me, and know my thoughts: And see if there be any _____ way in me, and lead me in the way everlasting.”
- S** SPIRITUAL SEEKING. Matthew 6:33 – “But seek ye _____ the kingdom of God, and his righteousness; and all these things shall be added unto you.”
- C** CHRISTLIKE CONTENTMENT. I Timothy 6:6 – “But godliness with _____ is great gain.”
- I** INCORPORATE IDEAS. Proverbs 13:20a – “He that walketh with _____ men shall be wise:”
- P** PRE-PLANNED PROGRAM. I Corinthians 14:40 – “Let all things be done decently and in _____.”
- L** LASTING LEVERAGE. Galatians 6:8b – “. . . he that soweth to the Spirit shall of the Spirit _____ life everlasting.”
- I** INCOME IMPACTED. Galatians 6:9 – “And let us not be weary in well doing: for in due season we shall reap, if we _____ not.”

N NEED-FILLING NEIGHBOR. Galatians 6:10 – “As we have therefore opportunity, let us do _____ unto all men, especially unto them who are of the household of faith.”

E ETERNAL INVESTMENTS. Proverbs 11:30 – “The fruit of the righteous is a tree of life; and he that winneth _____ is wise.”

2. SELF EXAMINATION ~ SYMPTOMS OF PERSONAL FINANCIAL PROBLEMS

- *Galatians 6:7 – “Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap.”*
- *Proverbs 22:7 – “The rich ruleth over the poor, and the borrower is servant to the lender.”*
- *Psalm 37:21 – “The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.”*

	YES	NO
1. You are preoccupied with thoughts about money, at the expense of thoughts about God.	_____	_____
2. You don't give what you feel God wants you to give.	_____	_____
3. You are not content to live on what God has provided.	_____	_____
4. You argue within your family about money matters.	_____	_____
5. You can't or don't pay credit cards in full each month.	_____	_____
6. You need or have considered a consolidation loan .	_____	_____
7. You receive notices of past-due accounts .	_____	_____
8. You charge items because you can't pay cash .	_____	_____
9. You use spending as emotional therapy .	_____	_____
10. You spend impulsively .	_____	_____
11. You invade savings to meet current expenses.	_____	_____
12. Your net worth does not increase annually.	_____	_____
13. You “just can't save .”	_____	_____
14. You are underinsured .	_____	_____
15. You don't have enough fresh time for your family .	_____	_____
16. You wish you had a plan for spending and saving , and you're frustrated because you don't.	_____	_____
17. You don't have enough fresh time for your ministry .	_____	_____

3. SEEKING BIBLICAL PRIORITY IN ATTITUDES AND BEHAVIOR

Matthew 6:33 – “But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.”

1. Seek the Lord continually in PRAYER (Deuteronomy 4:29; II Chronicles 7:14; Psalm 19:14; Psalm 139:13-14).
2. Seek wisdom continually in the FEAR OF THE LORD (Psalm 34:7-9; 103:12-17; Proverbs 1:5-7, 29; 3:7-10; 8:13-14; 9:10; 10:24-27; James 1:5).
3. Seek HOLY LIVING and the Holy Spirit's counsel and peace in your decision making (John 14:26-27; II Corinthians 7:1; I Peter 1:16-17; 2:9).
4. Seek PROPER FOCUS (Isaiah 26:3; Colossians 3:2; Psalm 101:3a; Proverbs 4:26-27).
5. Seek to SOW IN RIGHTEOUSNESS (Hosea 10:12).
6. Seek to be an UNASHAMED WITNESS (II Timothy 1:7, 8, 12; Romans 1:16).
7. Seek to CARRY OUT THE GREAT COMMISSION through the local church (Matthew 28:18-20).
8. Seek to be a GENEROUS GIVER for the cause of Christ (Proverbs 3:8-10; Malachi 3:8-10; Matthew 5:42-44; 6:20; Luke 21:3-4; II Corinthians 9:6-7).
9. Seek GOD'S PROMISES (Psalm 24:1; 46:1; 91:15; John 13:17; Romans 8:28, 31; Hebrews 13:5-6).
10. Seek to GLORIFY THE LORD in every area of your life (Matthew 5:16; I Corinthians 6:19-20).
11. Seek to PAY OFF all your debts on time and in an orderly fashion (Proverbs 3:27; 22:7; Psalm 37:21; I Corinthians 14:40).
12. Seek to KEEP YOUR PROMISES / VOWS (Ecclesiastes 5:4-5).
13. Seek to LOVE GOD AND MAN and not money and riches (Matthew 22:37-40; John 13:31-35; I Timothy 6:9-10, 17-19; I John 4:18; Jude 20-22).
14. Seek Godly CONTENTMENT (Philippians 4:11-13; I Timothy 6:6-8; Hebrews 13:5-6).
15. Seek TREASURES IN HEAVEN, not on earth (Proverbs 13:7; Ecclesiastes 5:13; Matthew 6:19-21).
16. Seek to ASK GOD TO SUPPLY all your needs (Matthew 7:7-8; Philippians 4:19).
17. Seek to be PRUDENT, or economical (Proverbs 22:3).
18. Seek the Lord's direction in the priority of CONTROLLING YOUR SPIRIT through the Word of God and yielding to His Spirit (Psalm 119:9-11; Proverbs 16:32; Zechariah 4:6).
19. Seek GOD'S WORD AND GODLY DESIRES, not worldly appetites (Psalm 119:9-11, 36; 37:3-5, 21; Proverbs 1:10, 23; 23:1-7; I Peter 2:2; I John 2:15-17).

20. Seek to HELP OTHERS in trouble (Psalm 35:10; 40:17; 41:1; 82:3-4; Proverbs 14:21; 19:17; 21:3).
21. Seek to have GREAT LOVING FELLOWSHIP (I Peter 4:8-9).
22. Seek to have a GOOD NAME (Proverbs 22:1).
23. Seek WISE COUNSEL (Proverbs 13:20).
24. Seek to be the BEST WORKER you can be (Ecclesiastes 9:10; Colossians 3:22-25; Ephesians 6:5-8).
25. See not to take on other's debts ~ NO CO-SIGNING (Proverbs 6:1-5).

4. WHY ALL THIS IS IMPORTANT

Proverbs 25:28 - "He that hath no rule over his own spirit is like a city that is broken down, and without walls."

1 Corinthians 9:27 - "But I keep under my body, and bring it into subjection: lest that by any means, when I have preached to others, I myself should be a castaway."

Titus 2:12 - "Teaching us that, denying ungodliness and worldly lusts, we should live soberly, righteously, and godly, in this present world."

2 Chronicles 15:4 - "Be ye strong therefore, and let not your hands be weak: for your work shall be rewarded."

1. Without self-control, without being disciplined, we have no rule over our own spirits. In other words, without being disciplined, we have no self-control. In fact, often the opposite is true. If we are not disciplined, we often find ourselves out of control. The phrase "broken down" in Proverbs 25:28 mean to burst forth into pieces. Basically, if we cannot exercise Biblical discipline, self-control in our life, we find our lives will explode into pieces. What's left? To pick up the shattered part of our lives.
2. Without discipline, we are without walls. A city without walls was a city that was prey to invaders. Why? The walls provided defense for the city. If we are not Biblically self-controlled, we are open to invasion. What do invaders do? They break in and steal what you have. We wonder why we never have anything, but we are without walls. Our money goes so fast, and then we wonder where it went. The answer is, we were invaded. Without a disciplined plan for our money, our money ends up being gone far to quickly and we have no idea where it went.
3. We are to bring our bodies into subjection, according to 1 Corinthians 9:27. All this means is that we are to be disciplined in what we do. We have to have some control over our actions. There is an old saying. Never food shop when you are hungry. Why? Because those times are points of weakness, points at which it will be harder to keep your body under subjection. The principle holds true with money. If you shop on a whim, you can spend a fortune. If you go in with your list, get what you NEED (as opposed to want), and get out, you will spend much less. If you spend less you have more that remains in your pocket.
4. We must learn denial. Some people have trouble saying no. "Would you do this for me" or "Can I get help with that" are questions that many people are just inclined to say "yes" to. When we talk in terms of money, and our desire to have more of it, we must learn to say "no." Parents want to give the kids the world. What happens if the child says, "but Dad, Mom, I have to have Nikes. I can't go to school with plain old Walmart sneakers." What do the parents do? They spend money that should have been used for a serious bill to buy the kid Nikes. A week later, the parents wonder why they don't have enough money to pay the bill. Their child is wearing the bill money on his or her feet. The fact is, adults aren't really any better. We want the \$40,000 SUV that will cost us \$800 a month for 6 years. What we should be doing is checking out the used economy cars that may cost us \$150 a month for 2 years. We buy the SUV and then wonder why we can't afford to put gas in it. We must learn denial, to say no to ourselves.
5. We must be strong. We must not let our hands be weak. If we cannot exercise discipline, be strong, we will never get out of our money trouble. The challenge is the "habit" of spending. We can work really hard. We can get out of debt. We can wipe out the credit problems we have. If we don't learn how to be strong, if we let our hands stay weak, we will find ourselves right back in trouble all over again in a few months.

The financial problems we have are often just a symptom. The problem is actually that our hands are weak. We are not strong. We waste money recklessly and we don't even know we are doing it because it is the habit of our weak hands. If we are not strong enough to change our bad money habits, we will always have financial problems. If, however, we are strong, we do not allow our hands to be weak, there are financial rewards for that.

6. In summary, it leading a Bible based disciplined lifestyle that will get you out of your financial problems. If you cannot get disciplined, you will stay in financial trouble. You must have enough control in your life, in your household, that you keep control of your money. Someone once said, "if you don't have a plan for your money, someone else does." The meaning is clear. If you don't plan out your finances, if you don't have a plan for handling your money, then you won't have any. This is not a short term fix, by a change in the way you handle your finances that will bless your life.

Understanding Our Role – Stewards

Psalm 24:1 – “The earth is the LORD’S, and the fulness thereof; the world, and they that dwell therein.”

Is what we have ours? Most people would answer “yes” to that question, but really, the correct answer is “no.” Consider Psalm 24:1. The earth belongs to God. The fullness of the earth, in other words, everything on the earth, belongs to God. They, the people, that dwell therein, those who live on this earth, that means us, belong to God. The earth, all that there is, and you, all belong to God. God owns us. So let’s focus on the ownership of God. If God owns us, and all that we have, and we are in charge of what we have, then we are in charge of what we have because that is what God has given us to manage. We manage what God gives us, and we benefit based on how we perform as the manager. The Bible calls this principle by the word stewardship. If we are to be faithful stewards of what God has blessed us with, we need to recognize God’s ownership, respond properly to His ownership and learn to rest in His ownership.

I. Recognizing God’s Ownership.

God created the world and the universe, and He has retained ownership of it.

Acknowledging that He owns _____ is a basic key to developing a healthy spiritual life. The earth is the Lord’s. He owns it all.

A. Think about creation

1. God made every person according to His plan.

Job 31:15 – “Did not he that made me in the womb make him? and did not one fashion us in the womb?”

Psalm 119:73 – “_____ have made me and fashioned me: give me understanding, that I may learn thy commandments.”

2. David wrote that God created him and knew all about him when he was yet unborn.

*Psalm 119:14-16 – “I will praise thee; for **I am fearfully and wonderfully made: marvellous are thy works**; and that my soul knoweth right well. My substance was not hid from thee, when I was made in secret, and curiously wrought in the lowest parts of the earth. Thine eyes did see my substance, yet being imperfect; and in thy book all my members were written, which in continuance were fashioned, when **as yet there was _____ of them.**”*

3. Since He created us all, He owns us and may do with us as He sees fit. Most people do not want to acknowledge God’s ownership of them, not to mention their possessions.

B. Think about redemption

1. God has literally purchased every believer out of slavery to the world of darkness. This is our redemption

2. The price He paid was the death of His own Son Jesus Christ.

1 Corinthians 6:20 – “For ye are _____ with a price: therefore glorify God in your body, and in your spirit, which are God’s.”

1 Corinthians 7:23 – “Ye are bought with a price; be not ye the servants of _____.”

3. Now we are twice His because He owns us and paid a ransom for us.

Matthew 20:28 – “Even as the Son of man came not to be ministered unto, but to minister, and to give his life a _____ for many.”

4. His purchase demands that we serve Him and not ourselves or other people.

1 Corinthians 7:23 – “Ye are bought with a price; be not ye the servants of men.”

5. What this mean is that He bought us once at creation, paid for us again on the cross of Calvary. With that purchase on Calvary, he gives us a redemption that frees us from the world and empowers us to freely serve Him.

C. Think about direction

1. God does own us, but we don't need to worry that He might not take care of us.

Psalms 100:3 – “Know ye that the LORD he is God: it is he that hath made us, and not we ourselves; we are _____, and the sheep of his pasture.”

That would only make sense. He created us, then paid for us even though he already owned us – twice purchased. His payment was His own blood. He loved us so much that He bled and died to pay the price for us, then we must also realize He will take care of us.

2. We can count on God to guide us and provide for our needs, just as a shepherd does for his sheep.

3. When we look to God in His Word and obey the instruction we find there, we are following His direction. By the way, since He bought us, and loves us, should we recognize that the direction He sets for us will actually be good for us. Since His direction is good for us, shouldn't we want to follow that direction. We would if we would think about direction.

4. And as the "sheep of his pasture" we have a responsibility to acknowledge His possession of us and to follow him.

5. It is important for us to recognize that God owns us.

6. We can choose to accept God's direction, but it is more than just accepting. We must go a step further and respond.

II. Responding to God's Ownership.

A. Living

1. Since Christ has redeemed us, we are obligated to glorify Him with our lives. It is amazing that there are so many Christians who believe they can live any way **they** want to. The question they need to ask themselves, and answer, is "Does the way I am living honor and glorify God, who created me, owns me, and redeemed me?"

1 Corinthians 6:20 – "For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's."

2. Our hearts should be fixed on loving and knowing Him.

Philippians 3:10 – "That I may know him, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death."

We say we want to know Him, but when knowing Him, going His direction, we can face some hard times. Suffering is the word uses. Yet, Jesus suffered for you, and for me. That should reinforce our love for Him.

3. This was David's goal when he wrote:

Psalms 19:14 – "Let the _____ of my mouth, and the meditation of my _____, be acceptable in thy sight, O LORD, my strength, and my redeemer."

What we say, what we do, what we think on, should reflect our love for God. This is living on His behalf.

B. Serving

1. If we stop to consider all that God has done for us - He made us, bought us and leads us-we should naturally want to serve Him in return.

1 Samuel 12:24 – "Only fear the LORD, and serve him in _____ with all your _____: for consider how great things he hath done for you."

2. We should serve Him enthusiastically, with our whole hearts or 'heartily'. This is not normal for most people. Most people do what they want to do – as opposed to serving God. Not only should we serve, but enthusiasm and attitude count when it comes to how much God will bless us.

*Colossians 3:23-24 – “And whatsoever ye do, do it _____, as to the Lord, and not unto men; Knowing that of the Lord ye shall **receive the** _____ of the inheritance: for ye serve the Lord Christ.”*

3. We live out this principle by performing whatever service He asks of us, whether witnessing for him, performing family or work obligations or serving in our local churches. It comes down to serving, and serving with a proper heart attitude.

4. How do we look at living and serving??

a. The living principle is a matter of attitude and inward spiritual condition.

b. The serving principle is an outward display of what's in our hearts.

C. Praying.

1. Praying means we give ourselves and our needs to God instead of taking matters into our own hands.

Philippians 4:6-7 – “Be careful for nothing; but in _____ by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.”

We can give God our needs, bring God our cares, present God with our circumstances, knowing that He supplies what we need to overcome what we face.

Philippians 4:19 – “But my God shall supply all your _____ according to his riches in glory by Christ Jesus.”

2. Since we understand that He loves us and will care for us, we can let go of our anxiety about the future and rest in Him. This is true for our circumstances and true for our finances.

Luke 12:22-23 – “And he said unto his disciples, Therefore I say unto you, Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on. The _____ is more than meat, and the _____ is more than raiment.”

3. There is no matter too small or too large to commit to Him in prayer. When it comes down to it, prayer is the ultimate response of trust in God.

1 John 5:14 – “And this is the confidence that we have in him, that, if we ask any thing according to his will, he heareth us:”

5. We should make prayer another daily exercise, keeping constantly in touch with God. The Bible uses the phrase, “pray without ceasing.”

D. Tithing

1. Tithing gives us one principle. We should give God the first portion of all our earnings.

Malachi 3:10 – “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and _____ me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a _____, that there shall not be room enough to receive it.”

2. Tithe is defined as ten percent (10%). Using 10% is defined in the book of Leviticus. It was first practiced long before the law of Moses by Abraham. Abraham defined the tithe as 10% when he gave unto Melchisedec, who the Bible says is the king of Salem, the king of Righteousness.

3. The tithe is a basic response to God's authority, acknowledging His ownership of ourselves and all we have. People rebel against tithing. Some say it is Old Testament only, in the law of Moses. But Abraham started it long before God gave Moses the law. Also, Jesus says in the New testament that we should tithe. So if we don't, we are disobeying Jesus. The book of Hebrews acknowledges the need for it. When we refuse to tithe, we reject the authority and ownership of God.

3. When we tithe, we say to God, "I belong to You; the world belongs to You; my possessions belong to You."

4. When we tithe, we express our willingness to trust Him to meet our needs. God promises that if we give Him 10%, then He will make the 90% last longer, go further, and do more than we could do if we kept it all and gave God nothing.

5. Tithing is for the support and growth of the church, referred to in the Bible as the "storehouse"

III. Resting in God's Ownership

Hebrews 4:9-16 – “There remaineth therefore a rest to the people of God. For he that is entered into his rest, he also hath ceased from his own works, as God did from his. Let us labour therefore to enter into that rest, lest any man fall after the same example of unbelief. For the word of God is quick, and powerful, and sharper than any twoedged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discernor of the thoughts and intents of the heart. Neither is there any creature that is not manifest in his sight: but all things are naked and opened unto the eyes of him with whom we have to do. Seeing then that we have a great high priest, that is passed into the heavens, Jesus the Son of God, let us hold fast our profession. For we have not an high priest which cannot be touched with the feeling of our infirmities; but was in all points tempted like as we are, yet without sin. Let us therefore come boldly unto the throne of grace, that we may obtain mercy, and find grace to help in time of need.”

Our ultimate rest will come at the end of time when God rewards us.

But until then, we can rest in Him by trusting Him. When we do so, we will be willing to give to others, and as a result, we will ourselves receive.

A. Trusting

1. Trusting means taking God at His Word.
2. It is an activity of the mind that controls the emotions and leads the will to direct the body in actions of obedience to Him.
3. What does trusting mean for us?

- a. It is a better plan

Psalm 118:8 – “It is better to _____ in the LORD than to put confidence in man.”

- b. It brings peace of mind

Isaiah 26:3 – “Thou wilt keep him in perfect peace, whose mind is _____ on thee: because he trusteth in thee.”

- c. It offers a confident future

Matthew 6:33-34 – “But seek ye _____ the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.”

B. Giving

1. Giving is an expression of our faith. Giving teaches us to live by faith.
2. If we are truly resting in God and trusting in His promises, we feel free to give.

Luke 6:38 – “Give, and it shall be _____ unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.”

3. We realize that our life is in His hands and that if He commands us to give, then we must give, whether it makes sense from a human standpoint or not.
4. In essence, what we are saying to God is, "I will give all to You."
 - a. "All" includes our money, our service to Christ through the local church, which give the church the resources to reach out and help others.

C. Receiving

1. When we give, God blesses. (Mal. 3:10; 2 Cor. 9:8; Phil. 4:19).

Malachi 3:10 – “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of

*hosts, if I will not open you the windows of heaven, and **pour you out a blessing**, that there shall not be room enough to receive it.”*

*2 Corinthians 9:7-8 – “Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to **make all grace** _____ **toward you**; that ye, always having all sufficiency in all things, may abound to every good work:*

2. The Macedonians first gave themselves to the Lord.
3. The Philippian church first gave to the ministry of Christ through Paul.
4. Then God supplied their needs.
5. But God's unlimited supply is for those who exercise obedience; He cannot be bribed by token monetary gifts in hopes of buying His favor.
6. We must give with a thankful, cheerful heart.

2 Corinthians 9:6-7 – “But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a _____ giver.”

7. As we rest in the Lord, exercising our trust and obeying His command to give, He in turn blesses us.
8. That puts us on the receiving end.

Are we recognizing God's ownership? Are we responding to it Biblically? Are we resting in it? If we are to be a good steward, the kind of manager God wants us to be, we must recognize, respond to, and rest in God's ownership of us AND all of our money and possessions.

Putting God First In Every Area

Proverbs 3:9 – “Honour the LORD with thy substance, and with the firstfruits of all thine increase.”

Charles Spurgeon once said, “To earn money is easy compared with spending it well.”

To servants who were wise stewards of what God had entrusted to them, Christ said, “Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.” (Matthew 25:21)

I. BECOMING A GOOD STEWARD

A. Avoid ignorance of God’s Word, and the enticements of the devil’s world.

Hosea 4:6a – “My people are destroyed for lack of knowledge:”

Proverbs 1:10 – “My son, if sinners _____ thee, consent thou not.”

B. Avoid indifference about your family’s future.

Proverbs 13:22a – “A good man leaveth an _____ to his children's children:”

C. Avoid impulses of the flesh and eyes.

I John 2:15-16 – “Love not the world, neither the things that are in the world. If any man love the world, the love of the _____ is not in him. For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world.”

II. GOD MUST BE PRIORITY NUMBER ONE

A. First in worship

Hebrews 10:25a – “Not _____ the assembling of ourselves together, as the manner of some is;”

B. First part of the day

Psalms 5:3 – “My voice shalt thou hear in the _____, O LORD; in the morning will I direct my prayer unto thee, and will look up.”

C. Firstfruits of all that God entrusts to me

Proverbs 3:9 – “Honour the LORD with thy substance, and with the firstfruits of all thine _____:”

D. First place in your home

Psalms 101:2-3a – “I will _____ myself wisely in a perfect way.
O when wilt thou come unto me? I will walk within my house with a perfect heart.
I will set no wicked thing before mine eyes:”

E. First place outside your home

I Timothy 3:7 – “Moreover he must have a good report of them which are _____; lest he fall into reproach and the snare of the devil.”

i. Honestly

I Thessalonians 4:12 – “That ye may walk honestly toward them that are without; and that ye may have _____ of nothing.”

ii. Heartily

Colossians 3:22-24 – “Servants, obey in all things your masters according to the flesh; not with eyeservice, as menpleasers; but in singleness of heart,

_____ God; And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ.”

iii. Helping the widows and orphans, the poor and needy

James 1:27 – “Pure religion and undefiled before God and the Father is this, To _____ the fatherless and widows in their affliction, and to keep himself unspotted from the world.”

iv. Harvest in missions

II Corinthians 9:9-11 – “(As it is written, He hath _____ abroad; he hath given to the poor: his righteousness remaineth for ever. Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;) Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God.”

F. First place after you die.

Proverbs 10:7a – “The _____ of the just is blessed:”

A Practical Spending Plan

PRUDENT: Economical; frugal; cautious; careful of consequences of enterprises, measures or actions; to foresee.

SIMPLE: Naïve; gullible; easily succumbs to temptation. (I Corinthians 10:13)

- I. Have a hearty conviction that God owns all that you have and you are responsible and accountable to glorify Him in all that you spend (Psalm 24:1, I Corinthians 1:31, I Corinthians 6:19).
- II. Know what stores have the best deals on specific items.
 - A. List the specific items you need *before you leave home*.
 - B. Estimate what your bill will be *before you leave home*.
- III. Seek to be PRUDENT in all your dealings. See these Proverbs:
 - A. 8:12a – “I _____ dwell with prudence,”
 - B. 13:16a – “Every prudent man _____ with knowledge.”
 - C. 14:8a – “The wisdom of the prudent is to _____ his way.”
 - D. 14:15 – “The simple believeth every word: but the prudent man looketh well to his _____.” The simple become prey to telemarketers, fast-talking salesmen, home shopping clubs, prodigals, pressure to buy it NOW (20:21), and cosigning (6:1-4). They are lured by merchandisers’ store layouts, and get rich quick schemes (28:20, 22).
 - E. 14:18 – “The simple inherit _____: but the prudent are crowned with knowledge.”
 - F. 16:21a – “The wise in _____ shall be called prudent.”
 - G. 19:14b – “. . . a prudent wife is from the Lord.”
 - H. 22:3 and 27:12 – “A prudent man forseeth the evil, and hideth himself: but the simple pass on, and are _____.”
- IV. Pray to the Savior who is against waste. (John 6:12b – “. . . Gather up the fragments that remain, that nothing be lost.”) Be creative with “planovers”. NOTE: A University of Arizona study found that 10-15% of purchased food is wasted or thrown away.
 - Pray: A. For wisdom (James 1:5).
 - B. For specific needs (Matthew 7:7-8).
 - C. In the fullness of joy (John 16:24).

- D. Believing that God can supply all your needs (Philippians 4:19).
- V. Premeditate your strategy (Proverbs 23:2-7).
- A. Avoid the yearn to spend hastily what you earn (Philippians 2:5; 4:5). Make it a practice to wait at least 24 hours before making any major purchase.
- B. Learn to yearn to glorify God in all your dealings, including what you earn (Matthew 5:16).
1. Proving what is acceptable to God (Ephesians 5:5-11; Psalm 19:14)
 2. Examine heart motivations (Psalm 139:23-24)
 3. Know the traps of the world (I John 2:15-17) VI. Prepare in all aspects of discipline.
- A. Don't shop when you are hungry.
- B. Stay focused: Stick to the list (I Corinthians 15:58).
- C. Compare prices for the best buy.
- D. 14:8 – Resist any impulsive, hasty purchases (II Corinthians 10:4-5) – you haven't planned for them, and they will raise your checkout bill.
- E. Remember, they are put out in special displays to entice you (Proverbs 4:14, 15, 23).
- F. Continually ingrain these four words in your thinking process when the impulse or "urge to splurge hits you ~ "I DON'T NEED IT!!"
- VII. Redeem the time (Ephesians 5:16).
- A. Schedule all errands for one or two days per week.
- B. Route your stops ~ it will save you time and gas (.86 - \$1.19 per mile for transportation).

RULE: Avoid influences and personal practices that cause you to make hasty / impulsive decisions.

CONCLUSION:

- To change what you reap, you *must* change what you sow. Galatians 6:7-8 – "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting."
- Learn to be content. Psalm 68:19a – "Blessed be the Lord, who daily loadeth us with benefits," and I Timothy 6:6 – "But godliness with contentment is great gain."

PRIORITIES OF THE PRUDENT

- Webster's 1828 Dictionary defines prudent as "cautious; circumspect; practically wise; careful of the consequences of enterprises, measures or actions; cautious not to act when the end is of doubtful utility". Prudence "implies caution in deliberating and consulting on the most suitable means to accomplish valuable purposes".
- Proverbs 16:21a – "The wise in heart shall be called prudent:"
- Proverbs 11:14 – "Where no counsel is, the people fall: but in the multitude of counsellors there is safety."
- Proverbs 13:19a – "The desire accomplished is sweet to the soul:"
- The Holy Spirit should control our mind, and our mind should control our body. (I Corinthians 6:19-20; II Corinthians 10:4-5; Philippians 2:5)
- Short-term accomplishments fulfill long-term desires.

MISCELLANEOUS TIPS OF THE PRUDENT



- The prudent seek first the kingdom of God and His righteousness (Matthew 6:33).
- Becoming prudent is really not that hard. You can learn to make more without earning more, just by developing prudent habits.
- Your primary focus shouldn't be making more money; it should be to use wisely the money God has provided.
- Make a commitment to live *beneath* your means, so that you will have extra funds to invest in God's work.
- Pray before you spend money. You and your money belong to the Lord.
- Assess your spending habits and attitudes to determine how much you need to change your lifestyle.
- Network with prudent, godly folks to get new and better ideas about saving money.
- The prudent are well organized when it comes to money. They've learned that keeping files, planning shopping excursions, making lists, and using coupons saves them time and money.
- The prudent ask a lot of questions, and they're not shy about it, particularly when they're shelling out their hard-earned money. When they get answers that don't seem to add up, they just say "no" instead of being coerced into doing something they are not comfortable with.
- The prudent are never afraid to ask for a discount, even when there's no reason to think they'll get one. They can save thousands of dollars a year that way.
- Prudent folks keep from overspending the same way dieters lose weight; they tighten their belts. Break down your spending habits into *bite-sized* portions and they'll be easier to reform.
- One bite at a time, systematically begin to spend less than you earn.
- Drop shopping buddies that tempt you to spend money.

- Ease into taking control of your spending by doing more thinking about how much you really need the products and services you're used to, and what other options there are. You'll probably end up crossing some things off your list altogether.
- Be patient with yourself; learning how to spend smarter takes practice!
- The prudent have plans. They sit down and set financial goals for themselves and their families, and they stick to them. Whether they follow a strict budget or religiously save a certain amount every month, or both, they have a financial plan of action.
- If they don't really need something, or the timing isn't right for buying it, the prudent have great sales resistance.

**HOW IMPORTANT IS WHERE YOU SHOP?
A REVEALING COMPARISON**

We sent a team of four ladies to nine different stores with the following shopping list to see which stores in our area (Jay/Livermore Falls/Farmington, Maine) really have the best prices. The results are quite revealing!

- | | |
|--|---|
| 16 oz. loaf wheat bread | 1 yellow cake mix |
| 8-pk. hamburger buns | 12 oz. chocolate chips |
| 1 dozen eggs | 2 lb. white rice |
| 1 lb. Imperial or Blue Bonnet margarine | 12 oz. egg noodles |
| 1 gallon 2% milk | 16 oz. spaghetti noodles |
| 12 oz. ind. wrapped American cheese slices | 10.75 oz. can tomato soup |
| 32 oz. bottle catsup | 19 oz. box frosted shredded mini-wheats |
| 1 lb. box "saltine"-type crackers | 42 oz. quick oats |
| 24 oz. pancake syrup | 12 oz. orange juice concentrate |
| 18 oz. creamy peanut butter | 1 lb. ground beef |
| 5 lb. sugar | 1 lb. boneless, skinless chicken breast |
| 5 lb. flour | 160 ct. facial tissues |
| 2 lb. brown sugar | |

The **TOTAL COST** for all 25 items at each of the following stores?

Sav-A-Lot	\$ 45.86
Dollar General	\$ 51.63
Hannaford	\$ 52.02
Food City	\$ 53.54
Wal-Mart	\$ 54.81

* * * * *

The bottom line here is that when you come home, you have the same number of snacks / meals for your family. If you were to make only *one change* in the way you manage your family's finances, choose to shop where prices are consistently lower. It is worth any extra effort! The price difference between our lowest and highest priced grocery store (not counting the "corner store" ~ Convenient Food Mart) is roughly \$22 for these 25 items. How many items do you buy per week for your family? Perhaps 50, or 75? If you buy 75 items per week, you could estimate a savings of roughly \$66 per week, and *as much as \$264 per month just by changing where you shop.*

Use our shopping list, and do your own shopping comparison at the stores in your area!

STORE NAME _____

SHOPPER'S NAME _____

*HOW IMPORTANT IS WHERE YOU SHOP? A
REVEALING COMPARISON*

<u>PRICE</u>	<u>ITEM</u>
_____	16 oz. loaf wheat bread
_____	8-pk hamburger buns
_____	1 doz. eggs
_____	1 lb. (4 sticks) Imperial or Blue Bonnet margarine
_____	1 gallon 2% milk
_____	12 oz. individually wrapped American cheese slices
_____	32 oz. bottle catsup
_____	1 lb. box "saltine"-type crackers
_____	24 oz. pancake syrup
_____	18 oz. creamy peanut butter
_____	5# sugar
_____	5# flour
_____	2# brown sugar
_____	1 yellow cake mix
_____	12 oz. chocolate chips
_____	2# white rice
_____	12 oz. egg noodles
_____	16 oz. spaghetti noodles
_____	12 oz. can tomato soup
_____	19 oz. box frosted shredded mini-wheats
_____	42 oz. quick oats
_____	12 oz. orange juice concentrate
_____	1# ground beef
_____	1# boneless, skinless chicken breast
_____	160 ct. facial tissues

\$ _____ **TOTAL COST** for all 25 items

QUESTIONS TO ASK BEFORE MAKING PURCHASES

1. Can we do without it?
2. Does it do more than is required? (i.e. clock/radio/CD player)
3. Does it cost more than it is worth?
4. Can we do what it does with things we already have?
5. How often will we use it?
6. Where will we store it?
7. Will using it be more work than it is worth?
8. How many ways can we use it?
9. Have we checked with people who own one and with the consumer ratings?
10. Would I be smarter to resist and put the money to another use?

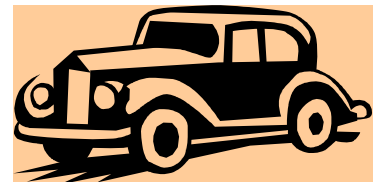
If the item does not satisfy these criteria, can I at least resell it later for the same price I paid?

TEN USED CAR TRAPS TO AVOID

1. Interior rust. Exterior rust is a sign of what's to come; interior rust is a sign of what is. Check between doors and seams and underneath the trunk. If rust eventually eats through the trunk, exhaust fumes can enter the car and cause health problems.
2. Fluid leaks of any kind. Stop and look for another car.
3. Brakes that don't operate smoothly.
4. A noisy engine, or clicking noises. Listen for rattles, sputters, and squeaks.
5. Strong smoke that could mean major engine damage. Some exhaust smoke is normal; look for drastic, billowing white or black smoke.
6. A strong musty smell inside the car, which could mean that the car was in some sort of flood or has a leaky roof. Repairs will be costly.
7. A car that has been seriously wrecked.
8. Annoying rattles throughout the car. This could be a sign that it has structural problems. The rattles will only get worse as the years wear on.
9. A verbal agreement. Always get everything in writing.
10. Buying the car without having it inspected by a trustworthy mechanic.

If you can't avoid borrowing, opt for the shortest-term loan you can manage. If you are truly prudent and are concerned about your payments, here are the ways to buy a car, in order from best to worst:

- All cash
- Big down payment and short-term loan
- Smaller down payment and short-term loan
- Big down payment and long-term loan with high interest



BIGGEST WASTES OF MONEY

Hosea 4:6a – “ My people are destroyed for lack of knowledge.”

1. Lending money to friends, co-signing – Proverbs 6:1-5
2. Getting involved in “get rich quick” opportunities – Proverbs 10:4
3. Buying lottery tickets and entering sweepstakes - Proverbs 28:20-22
4. Paying late fees – Proverbs 6:6-8
5. Paying fees on your checking account – Matthew 10:16
6. Paying an annual fee on a credit card – Proverbs 14:18
7. Using credit cards like a regular loan – Romans 13:8a
8. Buying name brands on a regular basis – Hebrews 13:5-6
9. Buying anything at high-price convenience stores – Proverbs 13:20
10. Shopping at ritzy clothing and grocery stores – Philippians 4:11
11. The car dealer “extras” – Proverbs 1:10
12. Purchasing a new car every two years – I Timothy 6:6-8



BEST MONEY MOVES

I Timothy 6:6 – “But godliness with contentment is great gain.”

1. Be debt-free and buy most everything with cash (NOTE: Surveys show folks spend approximately 25% less when using cash than a credit card.)
2. Save a fixed amount of money every month
3. Make “extra principal” payments on your mortgage
4. Avoid illness by eating right and exercising regularly
5. Eat most meals at home rather than out
6. Shop at warehouse clubs
7. Buy generic and store brands at the grocery store
8. Shop at outlet and discount stores
9. Shop after-Christmas and end-of-season sales
10. Double-check the word of a commissioned salesperson
11. Find a no-fee checking account
12. Pay bills on time and avoid late fees
13. Get wired to the internet, library, and friends in-the-know to find the best deals on everything
14. Buy term life insurance instead of whole life insurance
15. Find out the dealer’s cost of a car before you start negotiations
16. Be your own travel agent

HOW TO PREPARE A BUDGET

BEFORE YOU BEGIN: II Kings 19:14-16

1. Spread it before the Lord.
 2. Realize Who your God is.
 3. Trust Him to meet your needs.
- When taking needs to the Lord in prayer, always remember to ask for the wisdom to properly use the resources he does give you, not merely for additional cash. (James 1:5)
 - Living on a budget is guilt reducing and stress relieving, not restrictive.

STEPS TO PREPARING YOUR BUDGET:

- You will want to use a pencil, and have an eraser handy. Especially in the beginning (but even later on) your budget will be subject to change.
- It is helpful to keep a record of your actual spending for a month or two before trying to establish a budget. This can be done by hand, tracking all cash, check and any other expenditures. Or, this can very easily be done on a computer if you have access to one. Often your estimation of what is spent in a particular category is way off, or what you may think of as a “nominal expense” may in actuality be very significant.

Step One – Set aside your quarterly or bi-annual bills (i.e. car insurance, house insurance, real estate taxes, water/sewer bills, etc . . .).

Step Two – Sort your regular monthly bills by due date (first and fifteenth of the month is recommended). If you need to estimate some bills, *figure on the high side for expenses*. Budget billing for some / all utilities may be helpful.

Step Three – Establish your income for the first and fifteenth of each month. If you need to estimate, *figure on the low side for income*.

Step Four – Establish the amount for your “budget savings”. This will be useful in spreading out your large bills, rather than being surprised by them or trying to absorb them into one or two payperiods. To do this, add together the amounts of all the year’s quarterly or bi-annual bills, and divide by 12 (if you will be saving by the month) or 24 (if you will be saving each pay period).

1. You will use this amount, if needed, to “balance” your first and fifteenth of the month expenses. (For example, the “budget savings” amount can be

set aside entirely from the first of the month pay, or the fifteenth of the month pay. You could set aside half the amount each pay. Or, you could set aside whatever portion necessary to “balance” the two pays for the month.)

2. “Hide” this amount in your checkbook or deposit it into a separate account established just for this purpose. When bills arrive that you have budgeted for in your “budget savings”, pay them from that account instead of your regular checking account.

Step Five – Find the system that works best for you to control your spending in each category. The envelope system is basic, but functional. Label one envelope for each budget category, and place into it the cash budgeted. When the envelope is empty, stop spending!

Step Six – Begin to develop your budget by filling out the accompanying worksheet ~ in pencil!

THINGS TO REMEMBER ONCE YOUR BUDGET HAS BEEN ESTABLISHED:

- Do what you have to do to get out of debt as quickly as possible. You may have to make some temporary adjustments to do this, but you must eliminate the additional accumulation of debt and interest from your budget.
- Make the necessary changes to live below or within, not above, your income. If you need to cut expenses in a given category (as you almost certainly will), talk to friends who you know to be “thrifty” or “bargain hunters” to see how they manage expenses in that area.
- There are many other items that, ideally, should be included in a budget as it continues to develop: medical expenses, car repairs, clothing, vacation, Christmas, emergency . . .

THE CHALLENGE:

- Hebrews 10:38, 11:6 – In the flesh, we would like to be “one need ahead”. God wants us to live by faith ~ trusting Him for our needs.
- Galatians 6:10 – Guard against cheapness. Even if you are living on a budget (and everyone is, whether or not they realize it), as a Christian you need to be seeking opportunities to meet the needs of those around you. We all need to accept help from others at times ~ that is God’s plan for His church. We should, however, strive to be known as “givers”, not always as “takers”. If you cannot do something monetarily for someone in need, then find an alternative way to encourage and show support. We need to minister to the lost with whom we come in contact, but (as the Scripture says) especially our brothers and sisters in Christ.

BUDGET WORKSHEET

1st

INCOME:

_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

TOTAL \$ _____

EXPENSES:

Tithe / Offering _____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

TOTAL \$ _____

NET \$ _____

15th

INCOME:

_____ \$ _____

\$ _____

\$ _____

\$ _____

\$ _____

TOTAL \$

EXPENSES:

Tithe / Offering _____ \$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

TOTAL \$

NET \$

GETTING OUT OF MAJOR DEBT IN TWO YEARS

Colossians 3:2 – “Set your affection on things above, not on things on the earth.”

- I. Set a goal to get out of debt ~ you’ll be doing better than 95% of people.
 - A. Deciding to get out of debt is the first step.
 - B. Determine to repay ALL your debts (Psalm 37:21).
 - C. Put your trust in God’s way, not man’s (Psalm 118:8).
 - D. With planned spending, your choices are clear. Careless spending and maintaining debt is a habit worth breaking with God’s help.
 - E. Stop spending more than you have.
 - F. Be diligent and cut out all unnecessary spending. When shopping a top priority is an “I DON’T NEED IT” philosophy with all items not truly needed.
 - G. Give yourself a pre-set amount to spend each week and stick to it.
 - H. Pay the interest.
 - I. Cancel all unnecessary credit cards and discipline yourself to pay as you go.
- II. Give the first part of each pay to the Lord.
 - A. Claim Luke 6:38a – “Give, and it shall be _____ unto you;”
 - B. Give thankfully and cheerfully (II Corinthians 9:7).
- III. List all that you owe and all that you own.
- IV. Have a sale.
 - A. Inventory what you have.
 - 1. This will help you to know what to sell.
 - 2. This will help you to know what not to buy.
 - 3. Give away things to others in need.
 - B. Downsize where and when necessary.
 - C. Maintain and “make do” with what you have.
- V. Limit your TV watching (Colossians 4:5 – “redeeming the time”). The average person watches 22,000 hours in a lifetime. Psalm 101:3a – “I will set no wicked thing before mine eyes:” Consider dumping the cable and other unnecessary items. Some problems with frequent TV viewing:
 - A. A time waster.
 - B. Robs you of Godly contentment.

- C. Takes time from God, family and friends.
 - D. Costly to health (sedentary activity / snacks and munchies).
 - E. Costly to pocketbook.
 - F. Costly to mind and imagination.
 - G. Undermines family values.
 - H. Glorifies every imaginable sin.
 - I. Programs geared to worldly philosophy.
 - J. Advertiser's motivation is to sell you things (dozens of commercials every hour).
 - K. Contributes to crime (copycat crimes; prisoners can actually learn how to be "better" criminals by watching news reports).
 - L. Undermines many Scriptural principles (Philippians 2:5, II Corinthians 10:4-5).
- VI. Set a monthly debt payment amount. (Perhaps the total of your current minimum payments? Refer to chart at the end of this lesson.)
- VII. Add no new debts: Remember, after paying your housing expense, being more than 20% in debt of your remaining funds puts you in the "danger zone".
- VIII. Establish a goal (by number of months, i.e. 24, 36, 48) to have your debt paid off.
- VIII. Cut the goal in half.

Example: Currently you are \$5,000 in debt.

You are paying 12% interest.

Monthly payment is \$131.67 for 48 months.

TOTAL PAYMENT: \$6,320.16

You set a goal of paying this off in 24 months.

\$5,000 in debt.

12% interest.

Monthly payment is \$235.37 for 24 months.

TOTAL PAYMENT: \$5,648.88

TOTAL INTEREST SAVINGS: \$ 671.28

NEEDED: Resourceful cost-saving hints to cut expenses from your regular monthly budget, OR 10-15 hours per month of side jobs to save an extra \$103.70.

Side job suggestions for making \$103.70:

1. Yard / basic landscaping work (cut grass, trim shrubs, rake leaves, shovel snow)

2. Clean gutters
3. Clean homes
4. Simple plumbing, carpenter, or car mechanic work
5. Washing windows or outside of homes
6. Painting / wallpapering
7. Typing or computer work from home
8. Nearby restaurant / fast food part time help (minimum wage is currently \$5.85 per hour)
9. Pick up old items cheap / fix, clean and re-sell (broker lawnmowers, snow blowers, old bikes, etc.)
10. Babysit
11. Family projects (refinishing antique furniture)
12. Deliver newspapers, phone books or advertising
13. Part-time custodial or cleaning help for small businesses
14. House or pet sitting
15. Tutoring, proctoring
16. Catering, baking, cooking-type help when others entertain in their homes
17. Find people to barter services with instead of paying cash for them
18. Deliver pizzas
19. _____ 20.
- _____ 21.
- _____
22. _____

NOTE: You can learn many “how to” skills from the library (DVD’s, CD’s, videos, and books)

- X. Develop a debt repayment schedule and if needed, get professional financial counseling. Many businesses currently offer “consumer credit counseling”.
- XI. Stick to your plan. Luke 18:27 – “The things which are impossible with men are possible with God.”

CONCLUSION - THREE MAJOR THINGS WE ARE TRYING TO ACCOMPLISH THROUGH THESE LESSONS:

- Learn to control careless spending trends (Proverbs 16:32, Luke 15:14)
- Have an attitude of Godly contentment (I Timothy 6:6-8)
- Steadily apply prudent economic discipline (Proverbs 14:15)

USEFUL MONEY SAVING RESOURCES

The following were used in preparing the Good Steward Financial Management materials:

- The Complete Idiot's Guide to Being a Cheapskate, Mark Miller, Macmillan Publishing Company, 1999
- The Complete Cheapskate, Mary Hunt, Broadman & Holman Publishers, 1997
- Tightwad Gazette Other helpful resources:
- Your Money magazine, Kiplingers Personal Finance magazine, and Moneysworth
- Financial Freedom, Larry Burkett, Moody Press, 1991
- Your Money, George and Marjean Fooshee, Barbour and Company, Inc., 1994
- How to Turn Your Money Life Around – The Money Book for Women, Ruth Hayden, Health Communications, Inc., 1992

Editor's notes:

We are grateful to Brian and Diana Starre for making their study so practical and easy to understand. We also appreciate their willingness to offer it up freely for church study, Bible study, and Sunday School. We recommend the HEART Ministry website for your further study.

Endnotes:

Lessons compiled from multiple sources, including:

Brian and Diana Starre of H.E.A.R.T Ministry

Rev. Don Robinson