

The Basics of Biblical Finance

- Money is fun - if you have some
- If you haven't made a stupid decision with money - you are not over 12
- if you get rich and you are a jerk you become a rich jerk, money just makes you a rich what ever you already are
- money is the number 1 cause for divorce in America

To have biblical finances is 80% behavior 20% head knowledge

Debt is not a sin it is biblically stupid

Basics of biblical finance - if you do these

1) Get out of DEBT

"the rich rule over the poor, and the borrower is the slave of the lender." Proverbs 22:7

Debt = risk

100% of home foreclosures is on houses with a debt on them.

Get rid of credit cards - you don't make it with flyer points

You get trapped into buying stuff you don't need with money you don't have to impress people you don't know

Debt is financial whining

2) Act your WAGE

Need to learn to live on less than you make - you are not in congress

"a foolish man devours all he has." Proverbs 21:20

"Godliness with contentment is great gain"

If you are okay with what you have got then the debt goes away, saving starts coming

3) Get in a BUDGET

If you worked for your company and managed the companies money - would you keep your job or would you loose your job.

A loving father give you what you can handle - not what can harm you

Those who manage well - do more!

"For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it? Luke 14:20

4) SAVE and invest

If you are good at earning money and not save it - you will try and out earn your stupidity

"In the house of the wise are stores of choice food and oil." Proverbs 21:20

1. An emergency fund (rainy day) 87% of people are going to have a crisis in their life

3-6 months of expenses

2. Save to pay cash for things - you will actually spend less, not credit card

47% more at McDonalds with a credit card

You spend 12-18% less when paying with cash

3. Invest money - for your future and kids college

5) GIVE

"Bring all the tithes into the storehouse, that there be food in My house." Malachi 3:10

You can't do all of these things without doing all of these things

God is trying to change the person in your mirror

Does it work without bumps in the road? No

So get ready for the bumps

Servant hood also has bumps in the road

It is not an easy trip - but a trip worth taking

