

Philippians 4:19 (NIV): "And my God will meet all your needs according to the riches of his glory in Christ Jesus."

2 Corinthians 9:8 (NIV): "And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."

Proverbs 22:1 A good name is to be chosen rather than great riches, and favor is better than silver or gold.

² The rich and the poor meet together; the Lord is the Maker of them all.

³ The prudent sees danger and hides himself, but the simple go on and suffer for it.

⁴ The reward for humility and fear of the Lord is riches and honor and life.^[a]

⁵ Thorns and snares are in the way of the crooked; whoever guards his soul will keep far from them.

⁶ Train up a child in the way he should go; even when he is old he will not depart from it.

⁷ The rich rules over the poor, and the borrower is the slave of the lender.

⁸ Whoever sows injustice will reap calamity, and the rod of his fury will fail.

⁹ Whoever has a bountiful^[b] eye will be blessed, for he shares his bread with the poor.

¹⁰ Drive out a scoffer, and strife will go out, and quarreling and abuse will cease.

¹¹ He who loves purity of heart, and whose speech is gracious, will have the king as his friend.

¹² The eyes of the Lord keep watch over knowledge, but he overthrows the words of the traitor.

¹³ The sluggard says, "There is a lion outside! I shall be killed in the streets!"

¹⁴ The mouth of forbidden^[c] women is a deep pit; he with whom the Lord is angry will fall into it.

¹⁵ Folly is bound up in the heart of a child, but the rod of discipline drives it far from him.

¹⁶ Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty.

2 Peter 1:1 To those who have obtained a faith of equal standing with ours by the righteousness of our God and Savior Jesus Christ: ² May grace and peace be multiplied to you in the knowledge of God and of Jesus our Lord. ³ His divine power has granted to us all things that pertain to life and godliness, through the knowledge of him who called us to^[c] his own glory and excellence,^[d] ⁴ by which he has granted to us his precious and very great promises, so that through them you may become partakers of the divine nature, having escaped from the corruption that is in the world because of sinful desire. ⁵ For this very reason, make every effort to supplement your faith with virtue,^[e] and virtue with knowledge, ⁶ and knowledge with self-control, and self-control with steadfastness, and steadfastness with godliness, ⁷ and godliness with brotherly affection, and brotherly affection with love. ⁸ For if these qualities^[f] are yours and are increasing, they keep you from being ineffective or unfruitful in the knowledge of our Lord Jesus Christ. ⁹ For whoever lacks these qualities is so nearsighted that he is blind, having forgotten that he was cleansed from his former sins. ¹⁰ Therefore, brothers,^[g] be all the more diligent to confirm your calling and election, for if you practice these qualities you will never fall. ¹¹ For in this way there will be richly provided for you an entrance into the eternal kingdom of our Lord and Savior Jesus Christ.

[Want to Dramatically Change Your Life? Start Thinking Be-Do-Have, Not Have-Do-Be](#) - If you want to be an entrepreneur, you don't have to wait until you 'have' something. 'Have' comes at the end, not the beginning. EXPERT OPINION BY [JEFF HADEN](#) [@JEFF HADEN](#) MAR 20, 2025

When I'm asked for advice, the conversation often winds up here. Someone who says they want to be an entrepreneur ends up saying, "If I had capital, I could [start a business](#)." Someone who says they want to be an author ends up saying, "If I had an agent, I could get published." Someone who says they want to be fulfilled says, "If I had a [management role](#), I could be in charge."

[Stephen Covey](#) calls it "[have, do, be](#)": in essence, "If I *have* (this), then I can *do* (that), and I will *be* (that)."

If I only had capital, I could start a business and be an entrepreneur. If I only had an agent, I could get my book published and be an author. If I only had a home gym, I could work out and be fit.

Which, of course, is backward. What's a better framework?

Be-Do-Have

Take, for example, starting a business. Some businesses do require capital. But you can still be an entrepreneur, starting today. If you have a car, you can deliver food or packages or people, and you're an entrepreneur. If you don't have a car, you can walk neighbors' dogs, and you're an entrepreneur.

You may not have achieved the level of financial success you might desire, but still, you're an entrepreneur — and in those moments, you get to do what you choose to do. You get to choose to run your business the way you want to run it. Work when you want. Work how you want.

By being, you get to do. And, as a result, have. Have the sense of fulfillment that comes from seeing a direct connection between effort and outcome. Have the sense of pride that comes from being totally responsible for making great decisions. Have a feeling of ownership that comes from truly owning a process, from start to finish.

Be, leads to do, leads to have. Not the other way around.

Transform Your Mindset

Think you would be more successful if you had a stronger network? Flip it around: Be the kind of connection you would want to have. Do the kinds of things a good connection would do: Give before you expect to receive, offer before you request, reach out instead of responding. By being a good connection, and doing what good connections do, you'll make better connections, and be more successful.

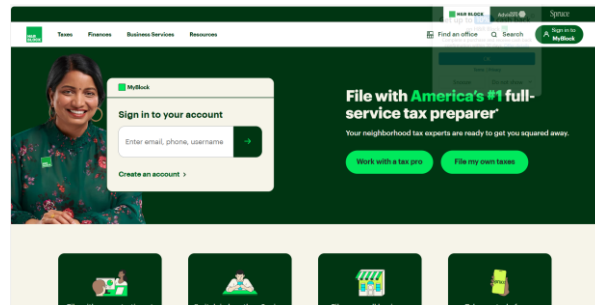
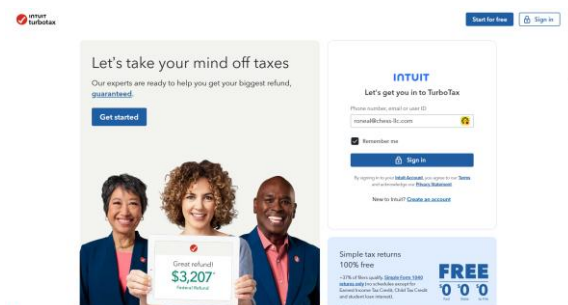
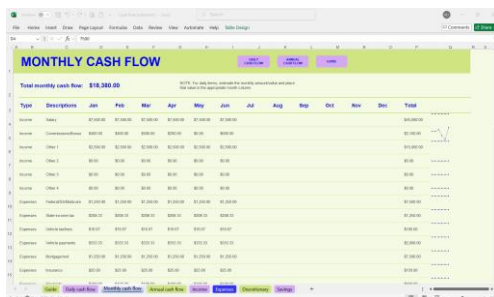
Or take my author example. Many people think they need an agent in order to get published, so they spend most of their time trying to convince an agent to take them on. See yourself as an author, and focus on the *do* — on writing a great book — and an agent, and publisher, will naturally follow.

Whenever you catch yourself thinking, "If I only had (this), then I could be (that)," flip it around. See yourself as the person you want to be. Who do you need to be? What perspectives and traits do you need to embrace?

Then consider what that person would do. Entrepreneurs run their own business. Authors write. Leaders lead.

Approach it that way, and what you hope to have is much more likely to follow.

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You may leave a congregation, but don't leave CHRIST. Hebrews 12:1 / Ephesians 4:1-7

There are many Bible verses that provide wisdom on finance, stewardship, wealth, and generosity. Here are some key scriptures:

1. What is Christian Financial Literacy?

- Proverbs 4:7 – *"The beginning of wisdom is this: Get wisdom. Though it cost all you have, get understanding."*
- Hosea 4:6 – *"My people are destroyed for lack of knowledge..."*
- Proverbs 24:3-4 – *"By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures."*

Application: Study biblical financial principles, seek wisdom, and make informed financial decisions.

2. Giving & Generosity

- Proverbs 3:9-10 - *"Honor the Lord with your wealth, with the firstfruits of all your crops."*
 - Encourages giving to God as an act of worship.
- 2 Corinthians 9:7 - *"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."*
 - Giving should be done willingly and joyfully.
- Luke 6:38 - *"Give, and it will be given to you."*
 - Highlights the principle of giving and receiving.

Application: Give willingly and joyfully as an act of worship and trust in God's provision.

3. Scams and Fraud

- Proverbs 11:1 – *"The Lord detests dishonest scales, but accurate weights find favor with him."*
- Proverbs 10:9 – *"Whoever walks in integrity walks securely, but he who makes his ways crooked will be found out."*
- 1 Timothy 6:10 – *"For the love of money is a root of all kinds of evil..."*

Application: Be cautious with finances, verify transactions, and avoid fraudulent schemes.

4. Stewardship & Responsibility

- 1 Corinthians 4:2 – *"Now it is required that those who have been given a trust must prove faithful."*
- Luke 16:10 – *"Whoever can be trusted with very little can also be trusted with much..."*
- Deuteronomy 8:18 – *"But remember the Lord your God, for it is he who gives you the ability to produce wealth..."*

Application: Faithfulness in managing what God has entrusted to us is essential. Managing small resources well leads to greater responsibility.

5. Financial Goals

- Matthew 6:33 – *"But seek first his kingdom and his righteousness, and all these things will be given to you as well."*
- Habakkuk 2:2 – *"Write down the revelation and make it plain on tablets so that a herald may run with it."*
- Proverbs 16:3 – *"Commit to the Lord whatever you do, and he will establish your plans."*

Application: Set financial goals aligned with biblical values and plan accordingly.

6. Wealth & Contentment

- 1 Timothy 6:10 – *"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."*
 - The issue is not money itself but the love of it.
- Matthew 6:24 – *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*
 - Highlights the importance of putting God before financial pursuits.



- Philippians 4:11-12 – *"I have learned to be content whatever the circumstances. 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."*
 - Encourages contentment regardless of financial situation.

Application: Prioritize God over financial pursuits and practice contentment in all situations

7. Budgeting and Saving

- Proverbs 21:5 – *"The plans of the diligent lead to profit as surely as haste leads to poverty."*
- Luke 14:28 – *"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"*
- Proverbs 6:6-8 – *"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest."*

Application: Create a budget, track expenses, and save consistently.

8. Debt & Borrowing / Loans / Consumer Credit

- Deuteronomy 15:6 – *"For the Lord your God will bless you as he has promised, and you will lend to many nations but will borrow from none."*
- Psalm 37:21 – *"The wicked borrow and do not repay, but the righteous give generously."*
- Proverbs 22:7 – *"The rich rule over the poor, and the borrower is slave to the lender."*
 - Warns against excessive debt and financial bondage.
- Proverbs 22:26-27 – *"Do not be one who shakes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you."*
- Romans 13:8 – *"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law."*
 - Encourages avoiding unnecessary debt.

Application: Use credit wisely, pay off debts, and avoid unnecessary borrowing. Strive to be debt-free.

9. Insurance

- 1 Timothy 5:8 – *"Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever."*
- Proverbs 27:12 – *"The prudent see danger and take refuge, but the simple keep going and pay the penalty."*
- Ecclesiastes 11:2 – *"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land."*

Application: Use insurance wisely to protect against unforeseen circumstances.

10. Investments and Retirement

- Ecclesiastes 11:2 – *"Invest in seven ventures, yes, in eight."*
- Ecclesiastes 11:6 – *"Sow your seed in the morning, and at evening let your hands not be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well."*
- Proverbs 13:22 – *"A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous."*
- Matthew 25:14-30 – *Parable of the Talents (on investing wisely).*

Application: Diversify investments, plan for the future, and seek wise counsel.

11. Careers and Education

- Colossians 3:23-24 – *"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters."*
- Proverbs 22:29 – *"Do you see someone skilled in their work? They will serve before kings; they will not serve before obscure men."*
- Ecclesiastes 9:10 – *"Whatever your hand finds to do, do it with all your might..."*

12. Taxes and Tax Forms

- Matthew 22:21 – *"Give back to Caesar what is Caesar's, and to God what is God's."*
- Romans 13:6-7 – *"This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. Give to everyone what you owe them: If you owe taxes, pay taxes..."*

Application: Pay taxes honestly and manage records properly.

13. Employment

- 2 Thessalonians 3:10 – *"For even when we were with you, we gave you this rule: 'The one who is unwilling to work shall not eat.'"*
- Proverbs 14:23 – *"All hard work brings a profit, but mere talk leads only to poverty."*
- 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."*

14. Banking

- Luke 19:23 – *"Why then didn't you put my money on deposit, so that when I came back, I could have collected it with interest?"*
- Proverbs 3:9-10 – *"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."*

Application: Use banking wisely to manage money effectively.

15. Car Buying / Transportation

- Proverbs 16:9 – *"In their hearts humans plan their course, but the Lord establishes their steps."*
- 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.' Why, you do not even know what will happen tomorrow..."*

Application: Make wise financial decisions in transportation purchases.

16. Housing

- Proverbs 24:27 – *"Put your outdoor work in order and get your fields ready; after that, build your house."*
- Matthew 7:24-27 – *Parable of the Wise and Foolish Builders.*
- Proverbs 14:1 – *"The wise woman builds her house, but with her own hands the foolish one tears hers down."*

Application: Plan and save responsibly for housing.

17. Teacher Resources

- Proverbs 9:9 – *"Instruct the wise and they will be wiser still; teach the righteous and they will add to their learning."*
- 2 Timothy 2:2 – *"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others."*

Application: Educate others on financial stewardship.

18. Work & Diligence

- Proverbs 6:6-8 – *"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest."*
 - Encourages diligence and planning for the future.
- Colossians 3:23 – *"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters."*
 - Our work should be done with excellence, honoring God.
- 2 Thessalonians 3:10 – *"The one who is unwilling to work shall not eat."*

Application: Develop skills, work diligently, and pursue God-honoring careers with excellence.

Credit Checks

Main Bureaus – Freeze Available

- Equifax (Equifax.com) - Frozen
- Experian (Experian.com) - Frozen
- Transunion (Transunion.com) – Site/Issues Freeing

Other Credit Checks

- Credit Karma (CreditKarma.com): Transunion / Equifax
- Credit Wise (CreditWise.com): TransUnion via CapitalOne

Mortgage Freezing

Checking...Call your mortgage company

Credit Stewardship

Credit Factors(s)

Measurement	What to know
Payment History	Missed Payments
1. Excellent: 100% 2. Good: 90% 3. Fair: 98% 4. Needs Work: 0%-97%	1. Single 30 days – 60 days: Hurt significantly 2. 90 Days: Could disqualify from certain loans 3. After 90 Days: Charge-offs and sent to collections
Credite Card Usage	Utilization = Used Credit / Available Credit
1. Excellent: 0%-9% 2. Good: 10%-29% 3. Fair: 30%-49% 4. Needs Work: 50%-100%	1. Per trade line 2. Average of all credit 3. Try to stay under 30% (10% even better). No need to carry a balance to build credit
Derogatory Remarks	Collections / Public Records
1. Excellent: 0 2. Fair: 1 3. Needs Work: 2+	1. Dispute as needed / Negotiate your debt 2. Falls off after 7 years 3. Know your rights – debt collectors can't keep failing
Credit Age	Average Age of Open Accounts
1. Excellent: 9+ years 2. Good: 7-9 years 3. Fair: 5-6 years 4. Needs Work: 0-4 years	1. Don't close the oldest account if pairing down accounts 2. Use an old card to prevent closure of unused cards 3. When mortgage/student loan is paid off, scores could drop due to loss of credit age.
Total Accounts	Open and Closed Accounts
1. Excellent: 21+ 2. Fair: 11-20 3. Needs Work: 0-10	1. Having different account types can help credit 2. Will build mix over time 3. When mortgage/student loan is paid off, scores could drop due to loss of credit age.
Hard Inquires	Inquiries on your credit report
1. Excellent: 9 2. Good: 1-2 3. Fair: 3-4 4. Needs Work: 5+	Temporary ding and bounces back in 3 months Plan ahead and minimize your hard inquires at least 9-12 months before trying to get a mortgage or big loan