

Are You Wise or Otherwise?

Practical Helps for the Wise!

expense
payment
purchase
rent
mortgage
an
nd

STEWARDSHIP

credit
credit card
collateral

bill
note
receipt

risk
rate
interest
percentage
rebate
discount

taxes
deficit
debt
bailout
bankrupt
bankruptcy
recession
depression

FINANCES

FREEDOM
GENEROSITY
FAITHFUL WITH WHAT WE HAVE

bank
bonds
borrow
cash
check
currency
dollar
cent
change

giving
donate
offerings
tithes
treasure

thrifty
spend
cheap
frugal

financial bondage
freedom

poor
rich
hoarding

retirement
insurance

estate
wealth

save
savings
security
investment
stocks
bonds
dividend
portfolio
diversify
surplus
profit
value
vau



fund
expenses
balance
deposit
overdrawn



PLAN
SAVE
INVEST
GIVE



college
education
future
opportunity



Psalm 50:10-12

*“...for every animal of the forest is mine, the cattle on a thousand hills.¹¹ I know every bird of the mountains, and the creatures of the field are mine.¹² If I were hungry, I would not tell you, for **the world and everything in it is mine.**”*



Prov. 3:9-10

9) *“Honor the LORD with your possessions and with the first produce of your entire harvest;*
10) *then your barns will be completely filled and your vats will overflow with new wine.”*



1. Honor the LORD by Giving First

“Honor the LORD with your possessions & with the FIRST produce of your entire harvest...” Prov. 3:9

*“Seek first the kingdom of God...”
Matt. 6:33*

“Each person should do as he has decided in his heart – not reluctantly or out of compulsion, since God loves a cheerful giver...” 2 Cor. 9:7



2. Live within your Income

Learn to be content

¹¹ ...I have learned to be content in whatever circumstances I find myself. ¹² I know how to make do with little, & I know how to make do with a lot. In any & all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need. Phil. 4:11-12



3. Develop a Budget

Need; Want; Desire

*²³ Know well the condition of your flock, and pay attention to your herds, ²⁴ for wealth is not forever...
Prov. 27:23,24*

“¹⁹ And my God will supply all your needs according to His riches in glory in Christ Jesus.” Phil. 4:19

Take delight in the LORD, and he will give you your heart's desires.
Ps. 37:4



4. Get out of Debt

*The rich rule over the poor,
and the borrower is a slave to the
lender. Prov. 22:7*

*⁸ Do not owe anyone anything,
except to love one another, for the
one who loves another has fulfilled
the law. Rom. 13:8*

*Debt Snowball... Deal w/Credit
Cards...*



5. Start Saving

Prov. 6:6-8 “Go to the ant, you slacker! Observe its ways and become wise. ⁷ Without leader, administrator, or ruler, ⁸ it prepares its provisions in summer; it gathers its food during harvest.

Prov. 21:20 Precious treasure and oil are in the dwelling of a wise person, but a fool consumes them.



6. Work like it all depends on you; Pray like it all depends on God.

¹⁰ In fact, when we were with you, this is what we commanded you: "If anyone isn't willing to work, he should not eat." ¹¹ For we hear that there are some among you who are idle. They are not busy but busybodies. 2 Thes. 3:10



7. Trust God

Trust in the LORD with all your heart, and do not rely on your own understanding; ⁶ in all your ways know him, and he will make your paths straight. ⁷ Don't be wise in your own eyes; Prov. 3:5-7a

Money, good intentions and work are not enough to get you through life or into Heaven...

You NEED Jesus

