

INTRODUCTION

A BIBLICAL PERSPECTIVE

It is our privilege to assist you in developing a personal financial strategy that can provide a framework for your future. Effective planning can bring more balance to your life, allowing you to focus more of your time, energy and resources on eternal purposes.

Experience has taught us that today's financial decisions have lifetime implications. The longer range your perspective, the better your decision making capability. Financial planning can help free you from economic fear and bondage as well as enable *you* to become a more effective steward of your God-given resources.

“Stewardship is the use of God-given resources for the accomplishment of God-given goals.”

Ron Blue

"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge Him and He will make your paths straight." PROVERBS 3: 5 - 6

FIVE KEY PRINCIPLES OF FINANCIAL PLANNING

The Bible provides specific principles regarding money management that work-regardless of the current economic climate.

1. Understand that God owns it all. PSALM 24:1
 - We are simply managers of His resources
 - God can take whatever He wants, whenever He wants
 - Every spending decision is a spiritual decision
 - Stewardship cannot be faked

2. Set long-term written financial goals. PROVERBS 16:9

3. Spend less than you earn. PROVERBS 13:11

4. Avoid the use of debt. PROVERBS 22:7

5. Avoid a consumptive lifestyle. ECCLESIASTES 5:10

SCRIPTURAL INSIGHTS ON FINANCIAL PLANNING

"The earth is the Lord's, and everything in it, the world, and all who live in it."
PSALM 24:1

"In his heart a man plans his course, but the Lord determines his steps."
PROVERBS 16:9

"Dishonest money dwindles away, but he who gathers money little by little makes it grow."
PROVERBS 13:11

"The rich rule over the poor, and the borrower is a servant to the lender."
PROVERBS 22:7

"He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity."
ECCLESIASTES 5:10

"In the wilderness He fed you manna which your fathers did not know, that He might humble you and that He might test you, to do good for you in the end. Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.' But you shall remember the LORD your God, for it is He who is giving you the power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day."
DEUTERONOMY 8:16-18

"For the Lord loves justice, and does not forsake His godly ones; they are preserved forever; but the descendants of the wicked will be cut off. The righteous will inherit the land, and dwell in it forever. Mark the blameless man, and behold the upright; for the man of peace will have posterity. But transgressors will be altogether destroyed; the posterity of the wicked will be cut off."
PSALM 37:28-29, 37-38

"For he sees that even wise men die; the stupid and the senseless alike perish, and leave their wealth to others. Their inner thought is that their houses are forever; and their dwelling places to all generations; they have called their lands after their own names. But man in his pomp will not endure; he is like the beasts that perish. Do not be afraid when a man becomes rich, when the glory of his house is increased; for when he dies he will carry nothing away; his glory will not descend after him. Though while he lives he congratulates himself—and though men praise you when you do well for yourself—he shall go to the generation of his fathers; they shall never see the light. Man in his pomp, yet without understanding, is like the beasts that perish."
PSALM 49:10-12, 16-20

SCRIPTURAL INSIGHTS ON FINANCIAL PLANNING

Continued

"The rich and the poor have a common bond, the LORD is the maker of them all."

PROVERBS 22:2

"If therefore you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another's, who will give you that which is your own? No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon."

LUKE 16:11-13

"...while we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal, but the things which are not seen are eternal."

II CORINTHIANS 4:18

"Not that I speak from want; for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me."

PHILIPPIANS 4: 11-13

"Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed."

I TIMOTHY 6:17-19