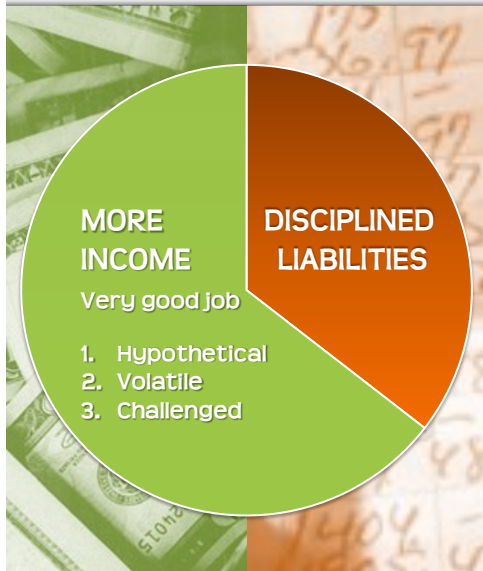


## 5. The Successful, Disciplined Company Man



Income increases as you grow in your profession. This allows you to have more money.

**Your challenge is to KEEP IT.**

The more you make, the more they \_\_\_\_\_.

**What is your solution to this?**  
Money management.



## Labor Not to be RICH

Prov 23:4a

### A Financial Wellness Seminar for Grace Bible Church

Work hard to become free to be in control of your life. Be diligent in your pursuit of wisdom so that you may make right choices about what you are called to do with your life. Learn to think well. Give yourself to the principle of doing?

*“How much better is it to get wisdom than gold! and to get understanding rather to be chosen than silver!”* Prov 16:16

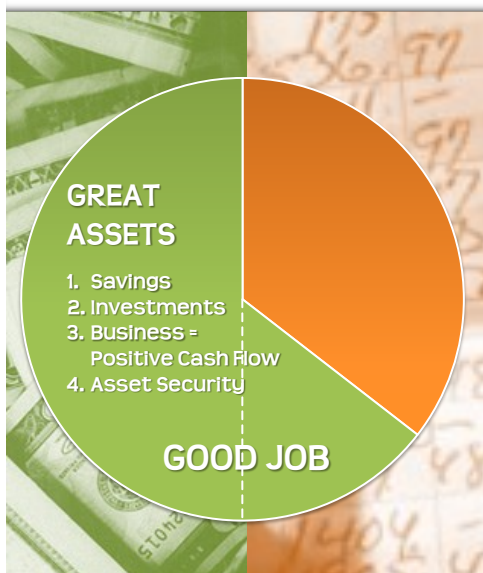
*“Through wisdom is an house builded; and by understanding it is established.”* Prov 24:3

*“A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.”* Prov 13:22

*“Prepare thy work without, and make it fit for thyself in the field; and afterwards build thine house.”* Prov 24:27

I am hoping and trusting that this little booklet and this class on money management will be a meaningful and important part of the inheritance of grace in your life, by which you will serve God acceptably and be entrusted to be a leader in life wherever God calls you.

## 6. The Successful Business Owner



1. Good income
2. Growing Assets
3. Disciplined spending
4. Freedom to live and serve God



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### 1. OPPORTUNITY

Opportunity is *the cycle* of life that *opens doors* to do things at a *certain time* with *the prospect of benefiting* from that specific endeavor.

- School
- Work
- Play
- Service

Ecc 3:1/Gen 1:26-27



### 2. THE ECONOMY

Is a gift from God set in motion by the sons of men from the beginning. Eccl 5:18-19

**Economia** = stewardship, household rules, given by God for our good and His glory. Eccl 5:9

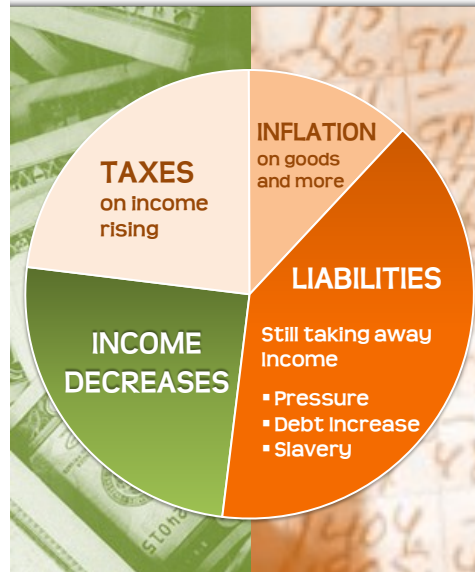
**I simply have to learn** how it works so that it can work **in my favor for God's glory.**

### 3. FAILURE or SUCCESS

- Missing the opportunity by a lack of knowledge, preparation, competency, or willingness.
- Being hindered, or distracted by FEAR—GREED/LUST—UNBELIEF—DECEPTION/LIES
- Success will come by good advice and counsel from Godly experience. Ps 1:1/Prov 13:20; 11:14; 15:22



## 3. Increase in Liabilities (Revealed)



**Taxes:** Take away the value of your money.

**\$1 earned = \$.60 cents** kept to spend.

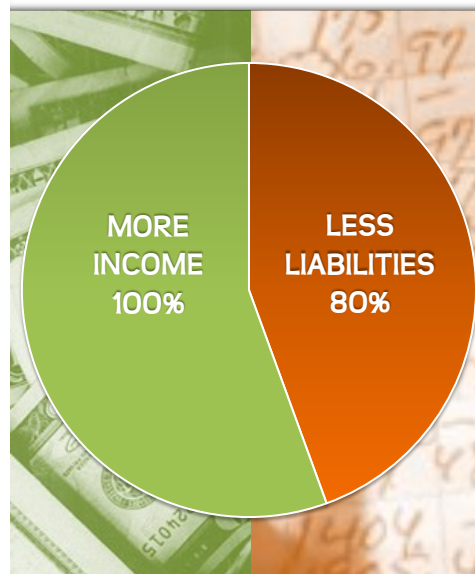
#### **Kinds of taxes:**

Income, Sales, Property, etc.

**Inflation:** Takes away the value of your work. Cost of living goes up. Same work, less value in your income.

The economic system is a liability to you unless you act wisely.

## 4. The Smart Survivor (Free)



**Produces more income.**  
**Sustains or minimizes liability.**

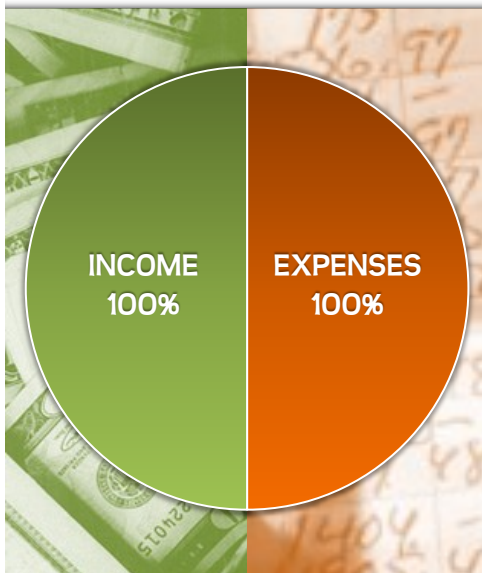
#### **How?**

By money management.  
By making their money \_\_\_\_\_?

**Do not spend the 20%.**

Make it \_\_\_\_\_?  
10, 20, 30 years

# 1. The Momentary Survivor (Slave)



They can pay their bills (for now). This is the:

- New family
- Single employed person

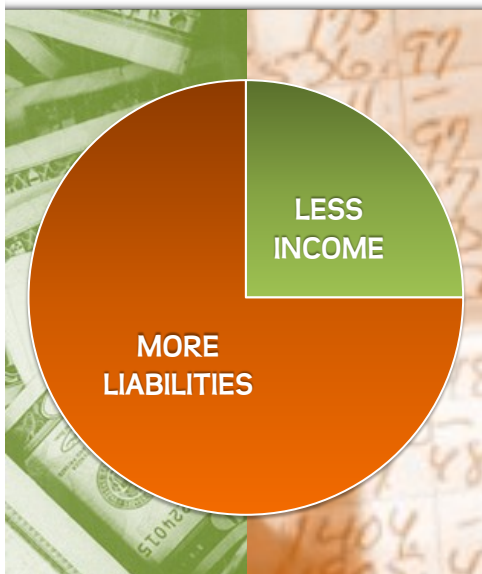
with manageable expenses

**Problem:** The economic system is not set or static in that way.

Very seldom is a person able to keep their income and expense equal.

**Why?** \_\_\_\_\_ and \_\_\_\_\_

# 2. The Poor Debtor (over time)



**25% Income/75% Debt**

**Why?** Increase in liabilities.

**What are Liabilities?**

Things that **take away** income.

**Expenses:** Home/apartment, furniture, food, cars, insurance, luxuries, etc.

**What are the secret expenses?**

\_\_\_\_\_

## 4. My first major financial REVELATION

Someone told me something that I did not know about money! I did not know that I was to be my own *first* employee. That is I must own myself as my first business. Consider yourself a business, a franchise, an institution, a company, and finance it first. **PAY YOURSELF FIRST.**

- Every time *you spend* money you are paying for someone else's business.
- Does that *make you feel* good? It should, only if you are not making *yourself a liability* in the process.
- If *you are investing* in the maintenance, development, and *profit of yourself.*
- If you personally are part of the economy of financial growth
- And are not *spending to enslave yourself* while making other companies rich.

The only thing to do was apply: Prov 14:23 - Start NOW!

It really does not matter where you are in your income status at the moment. It also does not matter what your age or household circumstance is. You can actually start to succeed in your financial goals today if you are ready to build the character, discipline and structure it requires.

However, it will require you learning to be brave and to make choices that have everything to do with who you are (CHARACTER). Also, managing your time will be critical to your achievement financially since wasted time, is wasted energy, wasted resources and therefore wasted opportunity.

It will require you to make right choices with whom you will spend your time (emotional development) since people will either edify you or tear you down. People will either serve to strengthen who you are or they will tend to be a distraction from your goals and objectives.

**Do not be a companion of fools.** Prov 13:20

Is your choice of TIME, RELATIONSHIPS and ACTIVITY an asset to your goals or a liability?

We will explain!

# A 7-Fold Model for Financial Success with God

## 1. Learn to Earn your money and Give back to God first:

Prov 3:9/1 Chron 29:16

- Do not beg, do not steal, do not take
- Work, earn, and receive, then give! 2 Thess 3:8-11
- Realize that you are working for God and may the source be with you. Prov 12:11

## 2. Pay yourself (first/second) out of the earnings you receive to strengthen your company:

The laborer is worthy of his hire. 1 Cor 9:9

## 3. Govern your expenses wisely:

1Tim6:6-10

- live prudently according to the season. Are you single, just married, married with children, young, middle-aged, older?
- Don't waste your money on foolish spending.
- Remember every time you spend you are building someone else's business. Do not make yourself poor. Isa 55:1-2

## 4. Minimize your liabilities and maximize your assets:

Eccl 5:10-13

**What are liabilities?** Things that take away from your wealth goals. Things that make you poorer, or add no value to your economic goals. Purchased goods that have no real intrinsic value. Things that diminish in their value disproportionately to your goals. "Junk"

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- 
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- 
- 

## 5. Purchase or produce assets that will increase and secure your income:

### Make Your Money GROW

- Your money can grow  
Luke 19:11-27
- Your money can diminish  
Prov 23:4-5

### INVESTMENTS:

- The power (authority) to employ your money in things that cause to it grow.
- The opportunity to put your money into the economy with promise of growth.
- The faith principle of sowing and reaping:  
Mt 13:24-30/Eccl 11:1/Gal 6:7-10

## 6. SERVE GOD WITH YOUR PROFIT:

Mt 6:33/Lk 19:8-9

If our YOUTH will receive this gift of knowledge and diligently seek to serve God with these principles, He will cause them to rule in their generation.

## 7. ENJOY a Comfortable financially independent life. It is God's gift to you!

