

A BIBLICAL PERSPECTIVE

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

1. Understand that God owns it all. PSALM 24:1
 - We are simply managers of His resources
 - Every spending decision is a spiritual decision
 - Stewardship cannot be faked
2. Spend less than you earn. PROVERBS 21:20
3. Avoid the burden of debt. PROVERBS 22:7
4. Build Reserves and Liquidity PROVERBS 6:6-8
5. Think and plan long term. PROVERBS 16:9

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

"In the house of the wise are stores of choice food and oil, but a fool devours all he has."
PROVERBS 21:20

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

"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."
PROVERBS 6:6-8

"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

"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

"Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will." ROMANS 12:2