

How you manage your money and your attitude towards debt is an outward expression of your inward spiritual condition.

MATTHEW 10:16

I am sending you out like sheep among wolves. Therefore be as shrewd as snakes and as innocent as doves.

ROMANS 12:2

Do not conform any longer 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.

Financial freedom comes when you make money your servant and not your master.

4 PRINCIPLES OF FINANCIAL FREEDOM

1. SPEND LESS THAN YOU EARN.

HEBREWS 13:5A

Keep your life free from the love of money, and be content with what you have...

4 PRINCIPLES OF FINANCIAL FREEDOM

- 1. SPEND LESS THAN YOU EARN.**
- 2. AVOID DEBT.**

ROMANS 13:8

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.

PROVERBS 22:7B

...The borrower is servant to the lender.

WE ARE REQUIRED TO PAY BACK WHAT WE BORROWED.

PSALM 37:21

The wicked borrow and do not repay, but the righteous give generously;

PROVERBS 28:27

He who gives to the poor will never want, but he who shuts his eyes will have many curses.

PROVERBS 21:26B

...The righteous gives and does not hold back.

BORROWING PRINCIPLE

Do not borrow for things that depreciate in value.

4 PRINCIPLES OF FINANCIAL FREEDOM

- 1. SPEND LESS THAN YOU EARN.**
- 2. AVOID DEBT.**
- 3. BUILD YOUR SAVINGS AND INVEST WISELY.**

PROVERBS 13:11B

...He who gathers little by little accumulates great wealth.

PROVERBS 14:4

Where there is no ox the crib is bare, but much increase is by the strength of the ox.

PROVERBS 21:20

There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up.

4 PRINCIPLES OF FINANCIAL FREEDOM

- 1. SPEND LESS THAN YOU EARN.**
- 2. AVOID DEBT.**
- 3. BUILD YOUR SAVINGS AND INVEST WISELY.**
- 4. HAVE A PLAN AND SET GOALS.**

PROVERBS 21:5

The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.

PROVERBS 27:23

Know well the condition of your flocks, and pay attention to your herds.

PROVERBS 15:22

Without consultation, plans are frustrated, but with many counselors they succeed.