

## HOW TO AVOID A FINANCIAL COLLAPSE

### Make Your Money Work For You - Part 1

*“If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” Luke 16:11*

## FIVE PRINCIPLES FOR FINANCIAL STABILITY

### 1. KEEP GOOD RECORDS

#### THE PRINCIPLE OF ACCOUNTING

*“Riches can disappear fast... so watch your business interests closely. Know the state of your flocks and herds.” Pr. 27:34-24 (LB)*

- I need to know what I EARN
- I need to know where it GOES
- I need to know what I OWE
- I need to know what I OWN
- I need to know what I DON'T NEED

*“Get the facts at any price!” Pr. 23:23 (LB)*

### 2. PLAN YOUR SPENDING

#### THE PRINCIPLE OF BUDGETING

*“Plan carefully and you will have plenty; if you act too quickly you will never have enough.” Pr. 21:5 (GN)*

*“... stupid people spend their money as fast as they get it.” Pr. 21:20b (GN)*

### 3. SAVE FOR THE FUTURE

#### THE PRINCIPLE OF SAVING

*“The wise man saves for the future...” Pr. 21:20a (LB)*

*“Money that comes easily disappears quickly, but money that is gathered little by little will grow.” Pr. 13:11 (NCV)*

### 4. RETURN TEN PERCENT TO GOD

#### THE PRINCIPLE OF TITHING

*“Bring to My Storehouse a full tenth of what you earn... Test Me in this, says the Lord. I will open the windows of heaven for you and pour out all the blessings you need.” Mal 3:10 (NCV)*

*“Honor the Lord by giving Him the first part of all your income, and He will fill your barns... to overflow!” Pr. 3:9-10 (LB)*

- Giving God the first ten percent is an act of PRAISE
- Giving God the first ten percent is an act of WORSHIP
- Giving God the first ten percent is an act of FAITH

### 5. ENJOY WHAT YOU HAVE

#### THE PRINCIPLE OF CONTENTMENT

*“It is better to be satisfied with what you have than to always be wanting something else.” Eccl. 6:9 (GN)*

*“Be content with what you have...” Heb. 13:5*

*“Why spend money on what does not satisfy?” Is. 55:2*

*“If I have put my trust in money, if my happiness depends on wealth... it would mean that I denied the God of heaven.” Job 31:24, 28 (LB)*