

**Biblical Money Management**

***10 Biblical Principles to Manage Your Resources Effectively***

***Principle 1* – God Owns It All**

***Principle 2 –* God Invests in Us**

***Principle 3 –* Work Hard**

***Principle 4 –* Plan What You Get**

**Principle 5**

**-Plan for the Future-**

*Pay off debts*

7Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. 8Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

**Romans 13:7-8**

She came and told the man of God, and he said, “Go, sell the oil and pay your debts, and you and your sons can live on the rest.”

**2 Kings 4:7**

“The wicked borrows but does not pay back, but the righteous is generous and gives.”

**Psalm 37:21**

*Prepare reserve funds*

But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

**1 Timothy 5:8**

6Go to the ant, O sluggard; consider her ways, and be wise.
7Without having any chief, officer, or ruler,
8she prepares her bread in summer and gathers her food in harvest.
9How long will you lie there, O sluggard? When will you arise from your sleep?
10A little sleep, a little slumber, a little folding of the hands to rest,
11and poverty will come upon you like a robber, and want like an armed man.

**Proverbs 6:6-11**

*Save to achieve goals*

“Wealth gained hastily will dwindle,

but whoever gathers little by little will increase it.”

**Proverbs 13:11**

“Precious treasure and oil are in a wise man’s dwelling,

but a foolish man devours it”

**Proverbs 21:20**

“An inheritance gained hastily in the beginning will not be blessed in the end.”

**Proverbs 20:21**

**Principle 6**

**-Avoid High Risk Investments-**

19Whoever works his land will have plenty of bread,

but he who follows worthless pursuits will have plenty of poverty

20A faithful man will abound with blessings,

but whoever hastens to be rich will not go unpunished.

**Proverbs 28:19-20**

Whoever puts up security for a stranger will surely suffer harm,
but he who hates striking hands in pledge is secure.

**Proverbs 11:15**

**Principle 7**

**-Guard Against Sinful Attitudes-**

*Sinful Attitude 1: Arrogance*

Be not wise in your own eyes;

fear the Lord, and turn away from evil.

**Proverbs 3:7**

A rich man is wise in his own eyes,

but a poor man who has understanding will find him out.

**Proverbs 28:11**

13Come now, you who say, “Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit”— 14yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. 15Instead you ought to say, “If the Lord wills, we will live and do this or that.” 16As it is, you boast in your arrogance. All such boasting is evil. 17So whoever knows the right thing to do and fails to do it, for him it is sin.

**James 4:13-15**

*Sinful Attitude 2: Resentment*

“A man of quick temper acts foolishly, and a man of evil devises is hated

**Proverbs 14:17**

Whoever is slow to anger is better than the mighty,

and he who rules his spirit than he who takes a city.

**Proverbs 16:32**

*Sinful Attitude 3: Covetousness*

Whoever is greedy for unjust gain troubles his own household,
but he who hates bribes will live.

**Proverbs 15:27**

9But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

**1 Timothy 6:9-10**

11Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. 12I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. 13I can do all things through him who strengthens me.

**Philippians 4:11-13**

*Sinful Attitude 4: Favoritism*

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