

THE
ALMIGHTY
DOLLAR

THE POWER OF MONEY AND HOW WE HANDLE IT



Spend > Save > Give



Give > Save > Spend

Luke 16:11

And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?

**For God to trust you
with things that really
matter to Him, you must
be responsible with
money.**

Principle 1

Spend with the right
heart motivation

James 4:1

What is causing the quarrels and fights among you? Don't they come from the evil desires at war within you?

James 4:2

You want what you don't have, so you scheme and kill to get it. You are jealous of what others have, but you can't get it, so you fight and wage war to take it away from them.

James 4:2-3

Yet you don't have what you want because you don't ask God for it. And even when you ask, you don't get it because your motives are all wrong—you want only what will give you pleasure.



Principle 2

Spend with a plan

Proverbs 21:20

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Luke 14:28

But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it?

Luke 14:29

Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you.

Luke 14:30

They would say, 'There's the person who started that building and couldn't afford to finish it!'

Budgets give you a big picture view of where you want your money to go and a way to keep track of where it went.

Principle 3

Spend without going
into unwise debt

Proverbs 22:7

Just as the rich rule the poor,
so the borrower is servant to
the lender.

Deuteronomy 15:7

But if there are any poor Israelites in your towns when you arrive in the land the LORD your God is giving you, do not be hard-hearted or tightfisted toward them.

Deuteronomy 15:8

Instead, be generous and lend them whatever they need.

Deuteronomy 24:10

If you lend anything to your neighbor, do not enter his house to pick up the item he is giving as security.

Deuteronomy 24:11-12

You must wait outside while he goes in and brings it out to you. If your neighbor is poor and gives you his cloak as security for a loan, do not keep the cloak overnight.

Deuteronomy 24:13

Return the cloak to its owner by sunset so he can stay warm through the night and bless you, and the LORD your God will count you as righteous.

Deuteronomy 24:14

Never take advantage of poor and destitute laborers, whether they are fellow Israelites or foreigners living in your towns.

Cut expenses

Live below your means

Create a debt management plan

Replace instead of remove

Principle 4

Spend with a heart of
worship and thankfulness

Ecclesiastes 5:19

And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life—this is indeed a gift from God.



Give generously

Save wisely

Spend worshipfully

Financial Peace University

Starting September 16

at First Free Church

Questions: financialpeace@efree.org

Personalized Financial Coaching

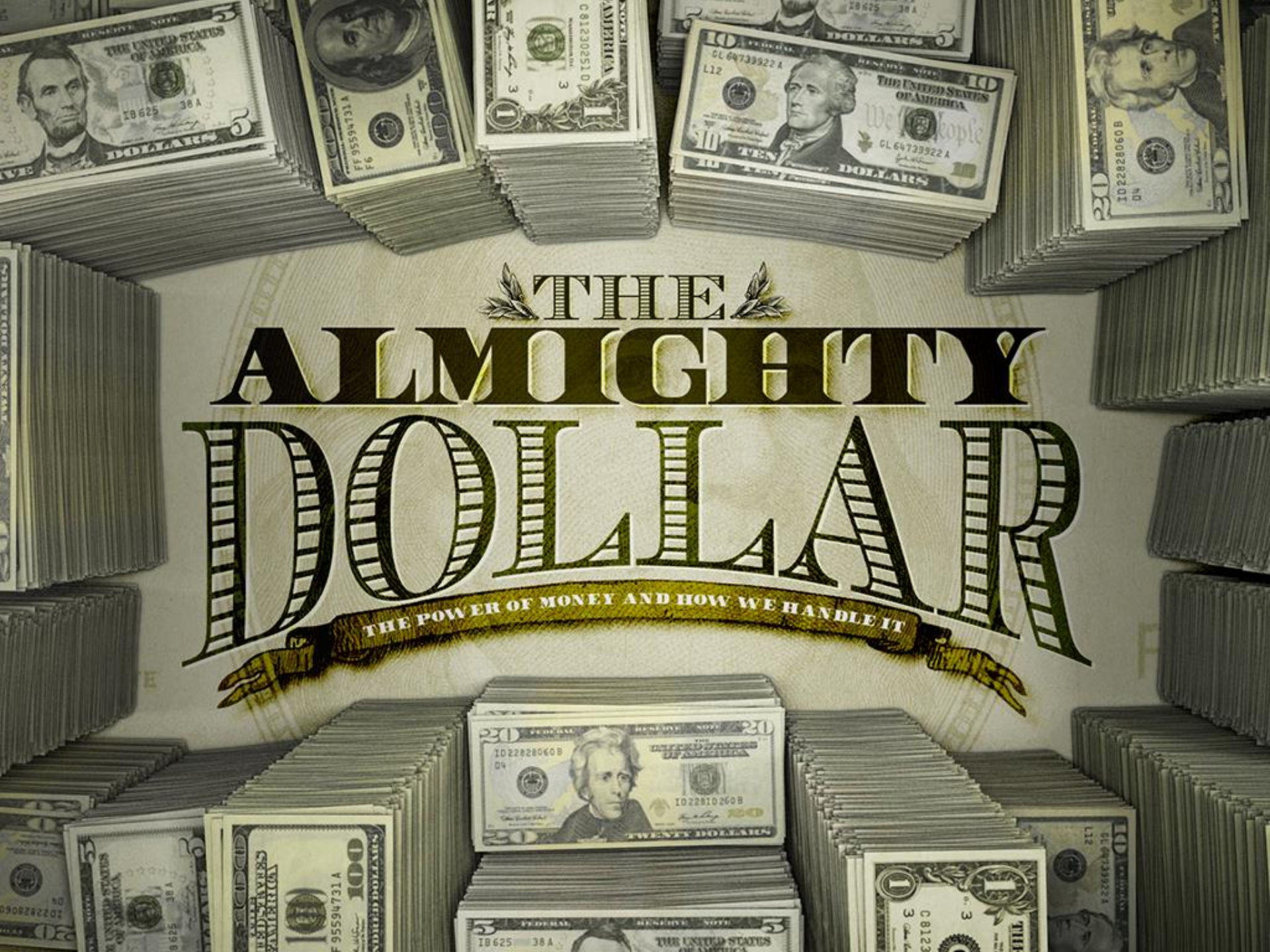
Email: financialpeace@efree.org

Colossians 2:13

You were dead because of your sins and because your sinful nature was not yet cut away. Then God made you alive with Christ, for he forgave all our sins.

Colossians 2:14

He canceled the record of the charges against us and took it away by nailing it to the cross.



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