

# The Foundation of Financial Freedom

Financial Fitness - Part 1

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## SEVEN PRINCIPLES: MATT. 25:14-30

*“The Kingdom of Heaven will be like a man going on a journey. He called his three servants together and entrusted his property to them.”*

**Matt. 25:14**

### 1. POSSESSION

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*“To one servant he gave five talents of money, to another two talents of money, and to another one talent, each according to his ability. Then he left on his journey.”*

**Matt. 25:15**

### 2. ALLOCATION

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*“The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents also doubled his money. But the man who had received the one talent went off, dug a hole in the ground and just hid his master’s money.”*

**Matt. 25:16-18**

*“After a long time the Master of the three servants returned to settle his accounts.”*

**Matt. 25:19**

### 3. ACCOUNTABILITY

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*“The man who had received five talents brought the other five he had made. ‘Master,’ he said, ‘you entrusted me with five talents. See, I have gained five more.’ His master replied, ‘Well done, good and faithful servant!’”*

**Matt. 25:20-21**

*“Then the servant with the two talents of money also came. ‘Master,’ he said, ‘you entrusted me with two talents; now see that I have gained two more!’ His master replied, ‘Well done, good and faithful servant!’”*

**Matt.25:22-23**

*“Then the man who had received the one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’ His master replied, ‘You wicked, lazy servant!’”*

**Matt. 25:24-26**

*“You should have at least put my money into the bank so I could make some interest!”*

**Matt. 25:27**

## **4. UTILIZATION**

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## **5. MOTIVATION**

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*“I was afraid and went out and hid your money in the ground.”*

**Matt. 25:25**

*“Take away the money from this servant and give it to the one with ten talents. To those who use well what they are given, even more will be given, and they will have an abundance! But for those who are unfaithful, even what little they have will be taken away.”*

**Matt. 25:28-29**

## **6. APPLICATION**

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## **7. COMPENSATION**

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*“The Master replied, ‘Well done good and faithful servant! You have been faithful with a few things, I will now put you in charge of many things. Come and share your Master’s happiness!’”*

**Matt. 25:21**

# The Law of Contentment

## Financial Fitness - Part 2

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*“It’s healthy to be content, but envy will eat you up.”*

**Prov. 14:30 (CEV)**

*“It is better to be satisfied with what you have than to be always wanting something else.”*

**Ecl. 6:9 (GN)**

## THE EFFECT OF ALWAYS WANTING MORE

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*“Do not wear yourself out to be rich; have the wisdom to show restraint.”*

**Prov. 23:4**

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*“The more you have, the more people come to help you spend it. So what is the advantage of wealth—except perhaps to watch it run through your fingers!”*

**Ecl. 5:11 (NLT)**

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*“A working man...can get a good night’s sleep. But the rich man has so much that he stays awake worrying.”*

**Ecl. 5:12 (GN)**

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*“A greedy man brings trouble to his family.”*

**Prov. 15:27**

*“People who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction.”*

**1 Tim. 6:9 (NLT)**

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“If you love money, you will never be satisfied; if you long to be rich, you will never get all you want. It is useless.”

**Ecc. 5:10 (GN)**

“It’s foolish to think wealth brings happiness!” (LB)

“I have learned the secret of being content ... whether living in plenty or in want.”

**Phil. 4:12**

## HOW TO LEARN CONTENTMENT

1. \_\_\_\_\_

“We do not dare classify or compare ourselves...it is not wise.”

**2 Cor. 10:12**

“You shall not covet anything that belongs to your neighbor.”

**Exodus 20:17**

### COVET:

2. \_\_\_\_\_

“If God gives a man wealth and property...he should be grateful and enjoy what he has...it is a gift from God.”

**Ecc. 5:19 (GN)**

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.”

**1 Tim. 6:17**

3. \_\_\_\_\_

“Jesus said, ‘Watch out and guard yourselves from every kind of greed; because your true life is not made up of the things you own, no matter how rich you may be.’”

**Luke 12:15 (GN)**

*“O God, I ask for two things from you before I die: First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, ‘Who is the Lord?’ And if I am too poor, I may steal and thus insult God’s holy name.”*

**Prov. 30:7-9**

**4.** \_\_\_\_\_

*“We fix our attention, not on the things that are seen, but on things that are unseen. What can be seen lasts only for a time; but what cannot be seen lasts forever.”*

**2 Cor. 4:18**

# The Law of Sowing & Reaping

## Financial Fitness - Part 3

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*“The wicked man earns deceptive wages, but he who SOWS righteousness will be certain to REAP a reward.”*

**Prov. 11:18**

1. \_\_\_\_\_

*God said, “Let the land have seed-bearing plants and trees that bear fruit with seed in it, according to their varieties.”*

**Gen. 1:11**

2. \_\_\_\_\_

*Jesus said, “Unless a grain of wheat is buried in the ground, it cannot reproduce. But if it dies, it will produce much fruit.”*

**John 12:24**

3. \_\_\_\_\_

*“Do not deceive yourselves; no one makes a fool of God. You will reap exactly what you plant.”*

**Gal. 6:7**

4. \_\_\_\_\_

*“I sent you to reap where you didn’t plant; others had already done work before you, and you will gather the harvest.”*

**John 4:38**

5. \_\_\_\_\_

*“There is a time for everything, and a season for every activity under heaven ... a time to plant and a time to harvest ... a time to scatter and a time to gather...”*

**Eccl. 3:1-5**

6. \_\_\_\_\_

*“Some seed fell on good soil. It came up, grew and produced a crop, multiplying thirty, sixty, and even a hundred times.”*

**Mark 4:8**

7. \_\_\_\_\_

*“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each one should give what he’s decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*

**2 Cor. 9:6-7**

*“The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.”*

**Prov. 11:24 (MSG)**

8. \_\_\_\_\_

*“Those who wait for perfect weather will never plant seeds; and those who look at every cloud will never reap a harvest.”*

**Eccl. 11:4**

*“Do your planting in the morning and in the evening, too! You never know whether it will all grow well or whether one planting will do better than the other.”*

**Eccl. 11:6 (TEV)**

*“For God, who supplies seed to the farmer and bread to eat, will give you more and more seed to plant and will make it grow so that you can give away more and more fruit from your harvest!”*

**2 Cor. 9:10 (LB)**

9. \_\_\_\_\_

*“This is what the kingdom of God is like: A man scatters seed on the ground. Night and day, whether he sleeps or gets up, the seed sprouts and grows, though he does not know how. All by itself the soil produces grain – first the stalk, then the head, then the full kernel in the head.”*

**Mark 4:26-28**

*“We must not become tired of doing good. We will reap a harvest at the right time IF we do not give up!”*

**Gal. 6:9**

*“Those who plant in tears will harvest with shouts of joy. They weep as they go to plant their seed, BUT they sing as they return with the harvest!”*

**Psalms 126:5-6 (NLT)**

# The Habits of Financial Health

## Financial Fitness - Part 4

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1. \_\_\_\_\_

*“Always remember the Lord your God, for it is he who gives you the ability TO PRODUCE WEALTH.”*

**Deut. 8:18 (NIV)**

2. \_\_\_\_\_

*“Dishonest money brings grief to the whole family.”*

**Pr. 15:27 (NLT)**

*“The Lord demands fairness in every business deal; he sets the standard.”*

**Pr. 16:11 (NLT)**

*“If you make money by charging high interest rates, you will lose it all to someone who cares for the poor.”*

**Pr. 28:8 (CEV)**

*“Wealth from get-rich-quick schemes quickly disappears; but wealth from hard work grows”*

**Pr. 13:11 (NLT)**

*“Steady plodding brings prosperity; hasty speculation brings poverty.”*

**Pr. 21:5 (LB)**

3. \_\_\_\_\_

*“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)**

*“The purpose of tithing is to teach you always to put God first in your lives.”*

**Deut. 14:23 (LB)**

*“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)**

*“On the first day of every week put aside some of what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you earn.”*

**1 Cor. 16:2 (LB)**

**4.** \_\_\_\_\_

*“The wise man saves for the future, but the foolish man spends whatever he gets.”*

**Pr. 21:20 (LB)**

*“Develop your business first before building your house.”*

**Pr. 24:27**

*“Invest what you have in several different places, because you don’t know what disasters might happen.”*

**Ecd. 11:2 (NCV)**

*“Money that comes easily disappears quickly, but money that is gathered little by little will grow.”*

**Pr. 13:11**

**5.** \_\_\_\_\_

*“Plan carefully and you will have plenty; if you act too quickly, you will never have enough.”*

**Pr. 21:5 (TEV)**

*“Riches can disappear fast ... so watch your business interests closely. Know the state of your flocks and herds.”*

**Pr. 27:23-24 (LB)**

*“Your money can be gone in a flash, as if it had grown wings and flown away like an eagle.”*

**Pr. 23:5 (TEV)**

**6.** \_\_\_\_\_

*“... stupid people spend their money as fast as they get it.”*

**Pr. 21:20b (TEV)**

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

**Pr. 21:5 (NLT)**

**7.** \_\_\_\_\_

*“Don’t withhold repayment of your debts.”*

**Pr. 3:27 (LB)**

*“Let no debt remain outstanding.”*

**Rom. 13:8 (NIV)**

**8.** \_\_\_\_\_

*“Commit your work to the Lord, and then your plans will succeed.”*

**Pr. 16:3 (NLT)**

*“If God gives us wealth and property and lets us enjoy them, we should be grateful and enjoy what we have worked for. It is a gift from God.”*

**Eccl. 5:19 (TEV)**

# Where To Best Invest

*Financial Fitness - Part 5*

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## **Part 1 Embracing God's Vision:**

*God's 5 purposes for you*

## **Part 2 Establishing God's Vision:**

*Why you need a church family*

## **Part 3 Enjoying the Vision:**

*What He wants you to remember*

## **Part 4 Extending the Vision:**

*The next 25 years*

## **Part 5 Enabling the Vision:**

*Purpose Driven Giving*

*“Tell people to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they’ll be storing up real treasure for themselves in heaven – it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well.”*

**1 Timothy 6:18-19 (LB)**

## **GOD’S 5 ETERNAL INVESTMENT FUNDS**

*(Purpose Driven Giving)*

### **1. GOD WANTS ME TO INVEST IN HIS TREASURY FUND.**

*“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven.”*

**Matthew 6:19-20 (NIV)**

*“Give up your lust for money...Then the Almighty himself will be your treasure!”*

**Job 22:24-25 (NLT)**

## HOW?

**By using some of my money to: EXPRESS WORSHIP.**

*“Honor the Lord by giving Him the first part of all your income...”*

**Proverbs 3:9 (LB)**

*“For where your treasure is, there your heart will be also.”*

**Matthew 6:21 (NIV)**

## WHAT KIND OF GIVING IS “WORSHIP GIVING”?

• **It is UNDESIGNATED GIVING.**

*“You may not take back what you have unconditionally dedicated to the Lord.”*

**Leviticus 27:28 (TNV)**

• **It is given WHEN AND WHERE I worship.**

*“On every Sunday, put aside something from what you have earned during the week, and use it for the offering.  
The amount depends on how much the Lord has helped you to earn.”*

**1 Corinthians 16:2 (LB)**

*“The purpose of tithing is to teach you to always put God first.”*

**Deuteronomy 14:23 (LB)**

## 2. GOD WANTS ME TO INVEST IN HIS MUTUAL FUND.

*“Love one another with mutual affection.”*

**Romans 12:10 (RSV)**

## HOW?

**By using some of my money to ENCOURAGE FELLOWSHIP.**

*“Share what you have with God’s people who are in need. Show hospitality.”*

**Romans 12:13 (GN)**

*“Think of ways to encourage one another with outbursts of love and good deeds.”*

**Hebrews 10:24 (NLT)**

## **WHY?**

*“This service of giving not only helps the needs of God’s people, it also brings many more thanks to God and it is a proof of your faith. Many people will praise God because you obey the Good News of Christ—the gospel you say you believe—and because you freely share with them.”*

**2 Corinthians 9:12-13 (NCV)**

*“When you extend hospitality to Christian brothers and sisters, even when they are strangers, you make the faith visible.”*

**3 John 1:5 (Mes)**

*“How good and pleasant it is when God’s people live together in unity.”*

**Psalms 133:1 (NCV)**

## **3. GOD WANTS ME TO INVEST IN HIS GROWTH FUND.**

*“Grow in spiritual strength and become better acquainted with our Lord and Savior Jesus Christ.”*

**2 Peter 3:18 (LB)**

## **HOW?**

### **By using some of my money to: ENHANCE MY CHARACTER**

*“The earnings of the godly enhance their lives, but evil people squander their money on sin.” Prov. 10:16 (NLT)*

*“Buy truth and don’t sell it for love or money; but wisdom, buy education, buy insight.”*

**Proverbs 22:23 (Mes)**

*“Why spend your money on food that does not give you strength... and does you no good? Listen, and I will tell you where to get food that is good for the soul!”*

**Isaiah 55:2 (NLT)**

*“It is better—much better—to have wisdom and knowledge than gold and silver.”*

**Proverbs 16:16 (TEV)**

*“Take your everyday, ordinary life—your sleeping, eating, going-to-work, and walking-around life—and place it before God as an offering. Embracing what God does for you is the best thing you can do for Him.”*

**Romans 12:1 (Mes)**

## 4. GOD WANTS ME TO INVEST IN HIS EQUITY SERVICE FUND.

*“They gave as much as they were able and even more than they could afford. No one told them to do it. They pleaded with us to let them share in this service for God’s people.”*

**2 Corinthians 8:3-4 (NCV)**

### HOW?

#### **By using some of my money to: EXPAND MY MINISTRY**

*“... I want you to excel in this gracious ministry of giving.”*

**2 Corinthians 8:7 (NLT)**

*“We must support the weak, remembering the words of the Lord Jesus, ‘It is more blessed to give than to receive.’”*

**Acts 20:35 (NRSV)**

*“The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.”*

**Proverbs 11:24 (Mes)**

*“Give to the poor and you will never be in need. But If you close your eyes to the poor, many will curse you.”*

**Proverbs 28:27 (TEV)**

*“When you give to the poor, it is like lending to the Lord, and the Lord will pay you back.”*

**Proverbs 19:17 (TEV)**

*“Suppose you see a brother or sister who needs food or clothing, and you say, ‘God bless you! Stay warm! Eat well!’ but then you don’t give them any food or clothing. What good does that do? Faith that doesn’t show itself by good deeds is no faith at all – it is dead and useless.”*

**James 2:15-17 (NLT)**

## 5. GOD WANTS ME TO INVEST IN HIS GLOBAL FUND.

*“The Lord said ‘... I’m setting you up as a light for the nations so that My salvation becomes global!’”*

**Isaiah 49:6 (Msg)**

#### **By using some of my money to: EXTEND MY MISSION.**

*“Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”*

**Luke 16:9 (NIV)**

# THE PURPOSE DRIVEN GLOBAL P.E.A.C.E. PLAN

## WHAT? HOW?

**Plant & Partner w Churches**

**Equip Servant Leaders**

**Assist the Poor**

**Care for the Sick**

**Educate the Next Generation**

**Purpose Driven**

**Led by Small Groups**

**Attacks the global giants**

**Networks church to church**

**Sends to the whole world**

*“We must support believers who go on trips like this so that we can work together with them in spreading the truth.”*

**3 John 1:8 (GW)**

*“You will honor God through this genuine act of service because of your commitment to spread the Good News of Christ and because of your generosity in sharing...”*

**2 Corinthians 9:13 (GW)**

*God says, “Ask, and I will give you all the nations; the whole earth will be yours!”*

**Psalms 2:8 (TEV)**

## HOW CAN I AFFORD TO MAKE THESE INVESTMENTS?

*“If you are untrustworthy about handling worldly wealth, who will trust you with the true riches of heaven?”*

**Luke 16:11 (NLT)**

*“God gives seed to the farmer to plant. He will also give you ‘seed’ and multiply what you generously plant. In your lives He will increase the things you do that have His approval.”*

**2 Corinthians 9:10 (Dtv)**

## THE PRAYER OF AGUR

*“Lord... don’t let me become too poor or too rich. Just give me just what I need. For If I have too much, I might forget about you; and if I don’t have enough, I might steal and disgrace your name.”*

**Proverbs 30:7-9 (CEV)**

*“If you wait for perfect conditions, you’ll never get anything done!”*

**Ecclesiastes 11:4 (LB)**

## THE KEY PURPOSE DRIVEN GIVING

*“...they first gave themselves unreservedly to God and to us. The other giving simply flowed out of the purposes of God working in their lives.”*

**2 Corinthians 8:5 (Mes)**

*“The people were overjoyed that the leaders gave so generously and wholeheartedly to the Lord. King David was also overjoyed, and he praised the Lord while the whole assembly watched. David said, “Greatness, power, splendor, glory, and majesty are Yours, Lord, because everything in heaven and on earth is Yours. The kingdom is Yours, Lord, and You are honored as head of all things. You rule everything. You hold power and strength in Your hands, and You can make anyone great and strong. So our God, we thank You and praise Your wonderful name. But who am I and who are my people that YOU ENABLE US to give so generously? Everything comes from You. We give You only what has come from Your hands.”*

**1 Chronicles 29:9-14 (GW)**