



**Eight Biblical habits =
Financial Blessings!**

Introduction:

Key principles:

#1. LIFE IS A **TEST** AND LIFE IS A **TRUST**.

Luke 16:10-12

God *owns it* and He *loans it*.

Luke 16:10-12

¹⁰ “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else’s property, who will give you property of your own?”

The background of the image is a bright blue sky with soft, white clouds. In the upper right corner, a human hand is shown from the wrist up, palm facing down, with fingers slightly spread. In the lower left corner, another hand is shown holding a small, round, metallic coin between the thumb and index finger. The coin has a profile of a person's head on it and some text around the edge. The text "No Servant" is written in a large, bold, blue font across the upper left portion of the image.

No Servant

Can Serve Two

Masters

Luke 16:1

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Luke 16:10-12

Money is a tool and a test.

God uses money to test your **gratitude**, your **faith**, **values**, and your **character**.

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Luke 16:10-12

#2. God does not want everyone to be **RICH**.

Lk 12:15

Luke 12:15

**JESUS SAID TO THEM,
“WATCH OUT! BE ON
YOUR GUARD AGAINST
ALL KINDS OF GREED
LIFE DOES NOT CONSIST
IN AN ABUNDANCE OF
POSSESSIONS.”**



Introduction:

Key principles:

#1. LIFE IS A **TEST** AND LIFE IS A **TRUST**.

#2. God does not want everyone to be **RICH**.

#3. Money is not to be **loved, served, or idolized**. Money is to be **used** for God's glory.

Luke 16:9

Luke 16:9

I TELL YOU, **USE** WORLDLY WEALTH
TO MAKE FRIENDS FOR
YOURSELVES, SO THAT WHEN IT IS
GONE, THEY WILL WELCOME YOU
INTO ETERNAL DWELLINGS.

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Money is a spiritual discipline.

Yes, we need to manage debt and our lifestyle.
We need to prove our faithfulness to God and it
has eternal consequences!

The Bible has lots of advice.
Solomon is filled with wise counsel.

Eight Biblical Habits = Financial Blessings!

Habit #1: Trust God as your Source and Supply



The faucet is not
the source, it is
the channel.

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Habit #1: Trust God as your Source and Supply

How do you know when something else other than God is your source of security?

YOU WORRY!

Romans 11:35-36

Prov 16:3

“Commit
to the Lord
whatever you do,
and all your Plans
will Succeed.”
Prov. 16:3

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Habit #2: Do your work as an act of worship!

Col 3:23-24 “Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.”

Ecc 9:10 “Whatever you do, do it with all your might!”

What kind of work does God bless?

Planning - Prov 21:5

Initiative - Prov 10:4

Integrity - Prov 11:1

A FALSE BALANCE IS ABOMINATION TO THE LORD
BUT A JUST WEIGHT IS HIS

DELIGHT

PROVERBS 11:1



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What kind of work does God bless?

Planning - Prov 21:5

Initiative - Prov 10:4

Integrity - Prov 11:1

Focus - Prov 12:11

Persistence - Prov 13:11

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Habit #3: Keep good records.

Prov 27:23-24 “Riches can disappear quickly, so watch your business interests closely; know the state of your flocks and herds.”

If you don't know where it all goes, you are already in trouble!

EASY CREDIT + IGNORANCE = DIASTER!

1 Corinthians 16:2 “Put aside” what you have earned...

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Habit #4: Give to God First!

Prov 3:9-10 “Honor God with the first fruits of your income and God will bless you!”

God does not need our money!

GIVING THE “FIRST PART” TO GOD KEEPS US FROM IDOLATRY

Giving first - generously and sacrificially - is a statement.

A STATEMENT OF GRATITUDE

A STATEMENT OF PURPOSE

A STATEMENT OF FAITH

"Bring the whole tithe into the storehouse,
that there may be food in my house. Test me
in this," says the LORD Almighty, "and see if I will
not throw open the floodgates of heaven and pour
out so much blessing that there will not be
room enough to store it."

Malachi 3:10



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Habit #5: Save and Invest for your future

Prov 21:20 “The wise man saves for his future, but the foolish man spends whatever he gets.”

Ask this question: Do I really need this?

Money should work for you, not you for your money!

Prov 13:11 “Money that comes easily disappears quickly but money that is gathered little by little will grow!”

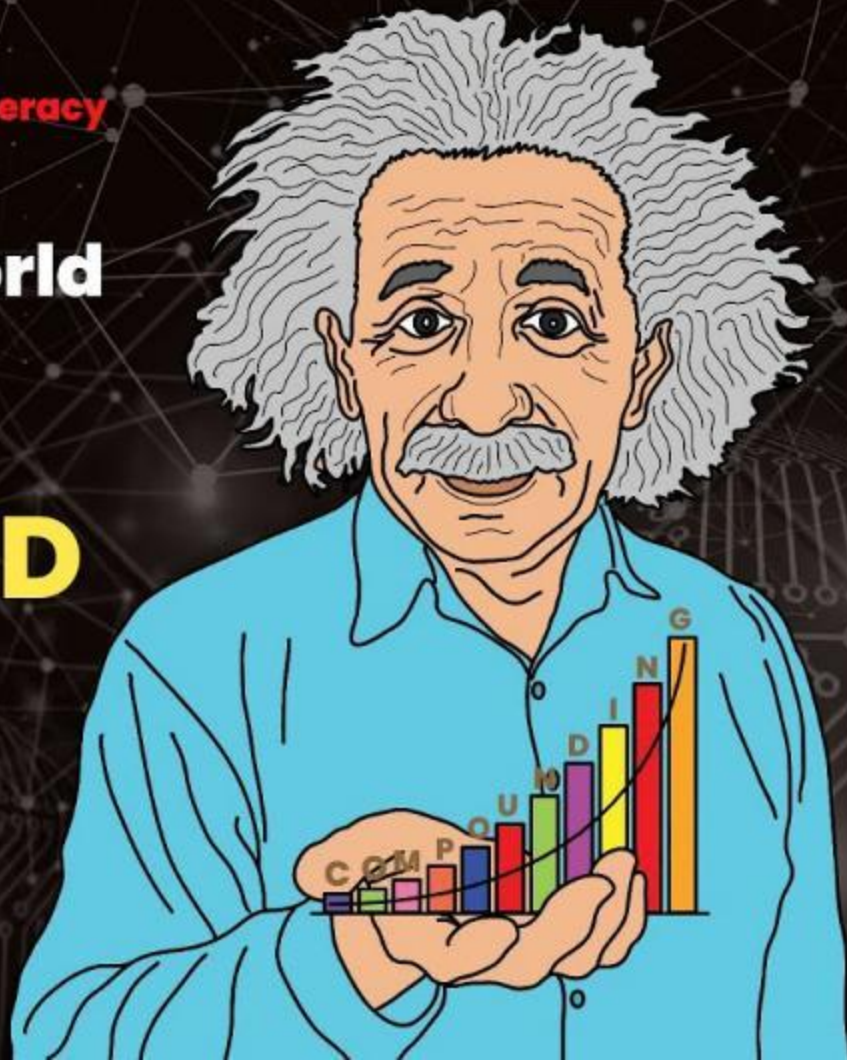


youtube.com/@financial_literacy

The 8th Wonder of the World

THE POWER OF COMPOUND INTEREST

UNDERSTANDING THE
POWER OF THE UNIVERSE



Finish your outdoor work and get
your fields ready; after that, build
your house.
Proverbs 24:27

“Develop your business first ...”



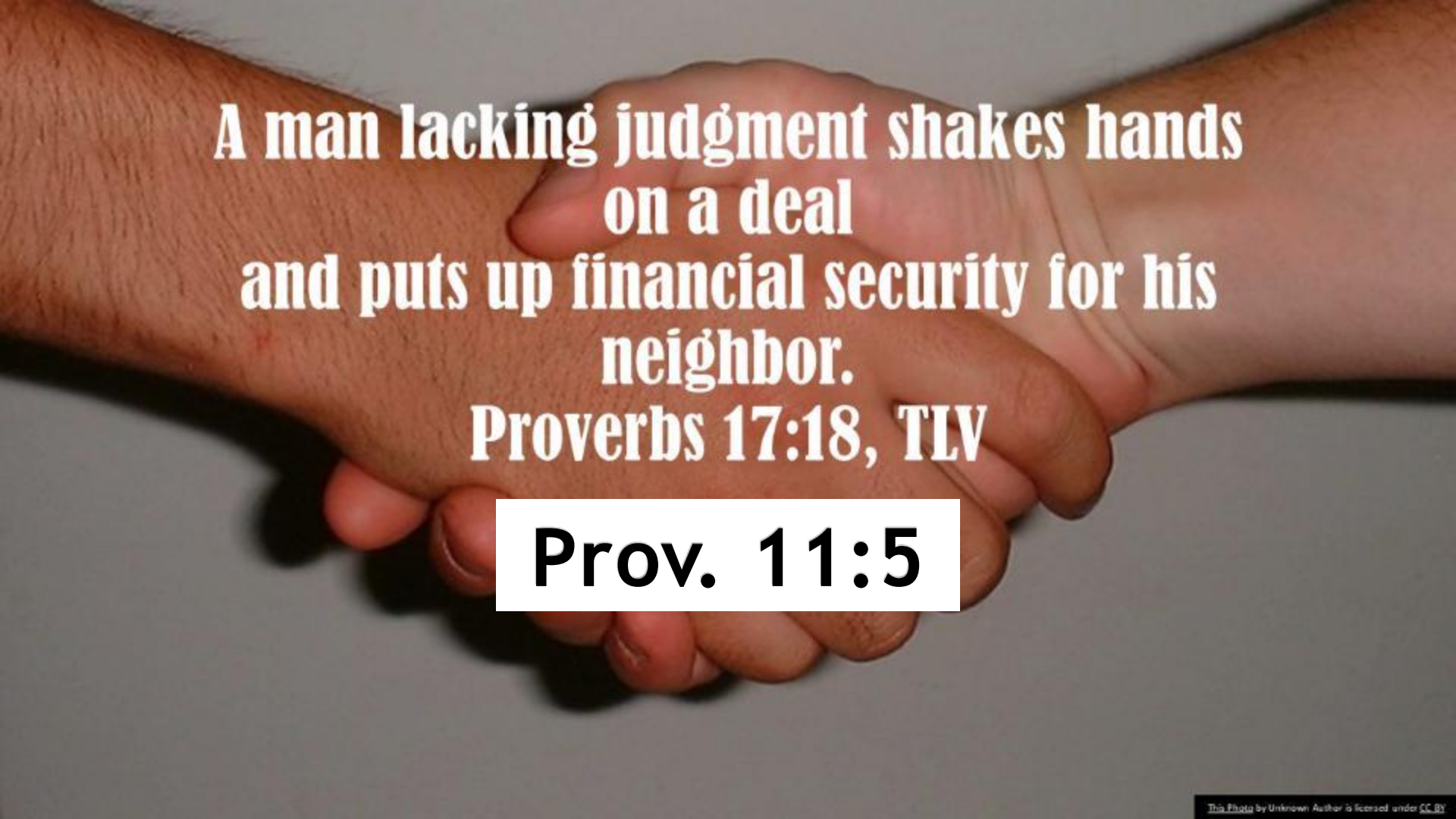
“Divide your portion to
seven, or even to eight,
for you do not know what
misfortune may occur on
the earth”
(Ecclesiastes 11:2).



A Good Man Leaves an Inheritance For His Children

Prov 13:22



A close-up photograph of two hands shaking in a firm grip. The hands are positioned centrally, with fingers interlaced. The skin tone is light. The background is a plain, light-colored surface.

**A man lacking judgment shakes hands
on a deal
and puts up financial security for his
neighbor.**

Proverbs 17:18, TLV

Prov. 11:5

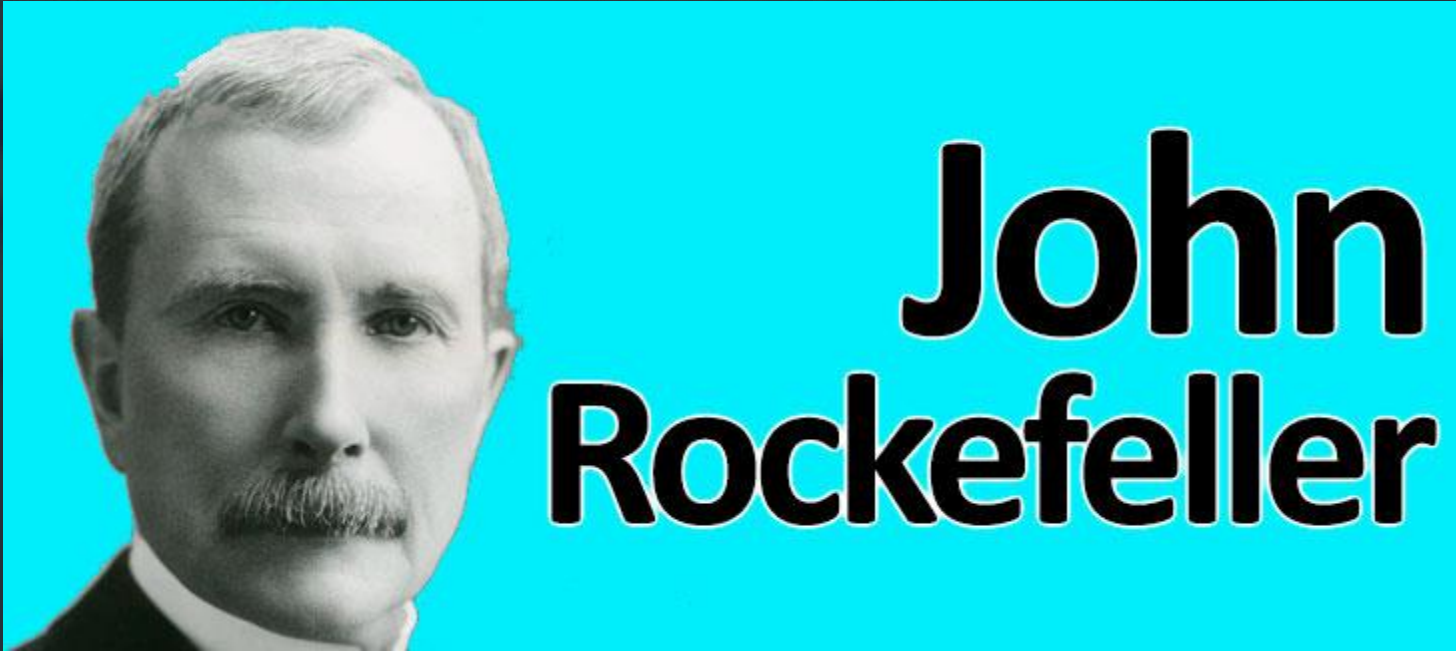
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Habit #6: Set up a payment plan to get yourself out of debt.

Prov 3:27 “Don’t withhold the payment of your debts!”

Romans 13:8 “Owe no man anything, save the debt of love.”

“I believe God gave me all my money. I have always followed the 10/10/80 rule.”



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Habit #7: Must budget your spending.

Prov 21:5 “Plan carefully and you will have plenty; if you act too quickly, you will never have enough.”

Plan where you want it to go instead of wondering where it went!

Beware of impulse buying!

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Habit #8: Learn to be content and enjoy what you have.

1 Tim 6:6 “Godliness with contentment is great gain.”

Ecc 9:7-9 “Eat your food with gladness and drink your wine with a joyful heart. Always be clothed in white and anoint your head with oil. Enjoy life with your wife, whom you love, all the days of this life that God has give you under the sun.”

1 TIMOTHY 6:17

**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.**



A landscape photograph showing a field of tall, golden-brown grass in the foreground. In the middle ground, there is a dense line of trees with vibrant autumn foliage in shades of yellow, orange, and red. Behind these trees, a dark, stormy sky with heavy, grey clouds is visible. The overall mood is dramatic and contemplative.

When times are good, be happy; but when times
are bad, consider: God has made the one as well
as the other..."

Ecclesiastes 7:14



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**"Well done,
good and faithful servant...
Enter into the joy of your Lord."
Matt. 25:21**

