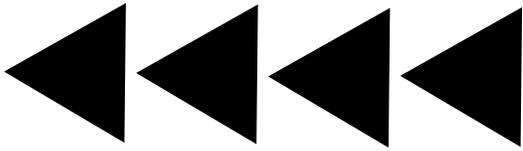


A BIBLICAL FOUNDATION



Psalm 24:1 The earth is the Lords, and all it contains, The world, and those who dwell in it.

Leviticus 25:23 'The land, moreover, shall not be sold permanently, for the land is mine; for you are but aliens and sojourners with Me.

Haggai 2:8 'The silver is mine and the gold is mine,' declares the LORD of hosts.

Psalm 50:10 "For every beast of the forest is mine, The cattle on a thousand hills"

1 Corinthians 4:2 In this case, moreover, it is required of stewards that one be found trustworthy.

Proverbs 21:20 "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."

Proverbs 6:6–8 "Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest."

Genesis 41:35–36 "And let them gather all the food of those good years that are coming, and store up grain under the authority of Pharaoh, and let them keep food in the cities. Then that food shall be as a reserve for the land for the seven years of famine which shall be in the land of Egypt, that the land may not perish during the famine."

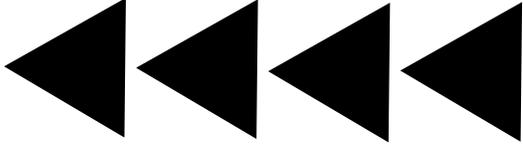
Proverbs 10:22 "The blessing of the LORD makes one rich, and He adds no sorrow with it."

Proverbs 14:29 "He who is impulsive exalts folly."

OWNERSHIP

SAVING





A BIBLICAL FOUNDATION

Matthew 6:24 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Proverbs 22:7 "The rich rules over the poor, and the borrower is the slave of the lender."

Romans 13:8 "Owe no one anything except to love one another, for he who loves another has fulfilled the law."

Proverbs 13:11 "Dishonest money dwindles away, but he who gathers money little by little makes it grow."

Proverbs 22:26–27 "Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?"

Proverbs 17:18 "One with no sense shakes hands on a deal, securing a loan for a friend"

Proverbs 11:15 "He who is surety for a stranger will suffer, but one who hates being surety is secure."

Psalms 37:21 "The wicked borrows and does not repay, but the righteous shows mercy and gives."

Proverbs 6:1–5 "My son, if you become surety for your friend, if you have shaken hands in pledge for a stranger, you are snared by the words of your mouth; you are taken by the words of your mouth. So do this, my son, and deliver yourself; for you have come into the hand of your friend: Go and humble yourself; plead with your friend. Give no sleep to your eyes, nor slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter, and like a bird from the hand of the fowler."

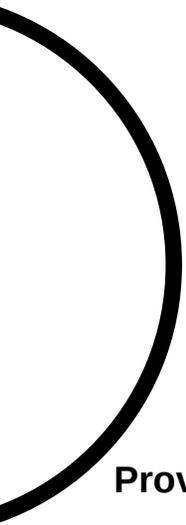
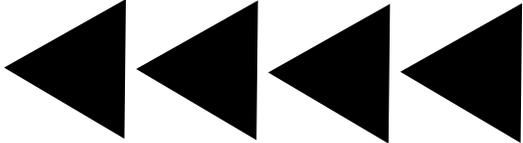
Deuteronomy 25:4 "You shall not muzzle an ox while it treads out the grain."

Nehemiah 5:3 "There were also some who said, 'We have mortgaged our lands and vineyards and houses, that we might buy grain because of the famine.' "

Ecclesiastes 5:5 "Better not to vow than to vow and not pay."

DEBT





BUDGETING

Proverbs 21:5 "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty."

Luke 14:28–30 "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'?"

Proverbs 27:23 "Be diligent to know the state of your flocks, and attend to your herds."

1 Timothy 5:8 "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever."

WORK

Proverbs 24:27 "Prepare your outside work, make it fit for yourself in the field; and afterward build your house."

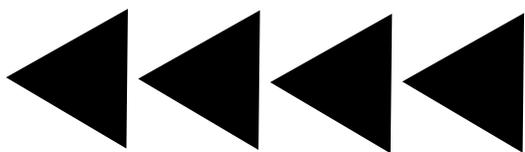
Psalms 20:4 "May He give you the desire of your heart and make all your plans succeed."

2 Thessalonians 3:10 "For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat."

Proverbs 1:5 "A wise man will hear and increase learning, and a man of understanding will attain wise counsel."



A BIBLICAL FOUNDATION



1 Timothy 6:18-19 Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Matthew 6:19-21 "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, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.

Proverbs 11:24-25 There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, And he who waters will himself be watered.

2 Corinthians 9:6-8 Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed;

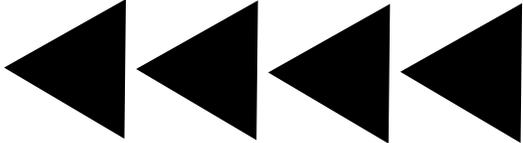
Numbers 18:20-21 Then the LORD said to Aaron, "You shall have no inheritance in their land nor own any portion among them; I am your portion and your inheritance among the sons of Israel. "To the sons of Levi, behold, I have given all the tithe in Israel for an inheritance, in return for their service which they perform, the service of the tent of meeting."

Malachi 3:8-10 "'Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you!" Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows."

Haggai 1:4-6 "Is it time for you yourselves to dwell in your paneled houses while this house lies desolate?" Now therefore, thus says the LORD of hosts, "Consider your ways! You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes."

GENEROSITY





A BIBLICAL FOUNDATION

Proverbs 29:15"The rod and rebuke give wisdom, but a child left to himself brings shame to his mother."

Proverbs 22:6"Train up a child in the way he should go, and when he is old he will not depart from it."

Isaiah 30:1"'Woe to the rebellious children,' says the LORD, 'Who take counsel, but not of Me, and who devise plans, but not of My Spirit, that they may add sin to sin.'"

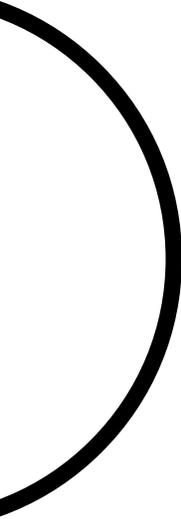
Genesis 2:24"Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh."

Proverbs 29:17"Correct your son, and he will give you rest; yes, he will give delight to your soul."

Proverbs 23:13–14"Do not withhold discipline from a child; if you punish them with the rod, they will not die. Punish them with the rod and save them from death."

Proverbs 13:22"A good man leaves an inheritance to his children's children."

Proverbs 31:10–11"Who can find a virtuous wife? For her worth is far above rubies. The heart of her husband safely trusts her; so he will have no lack of gain."



FAMILY

