



"So teach us to number our days that we may get a heart of wisdom." Psalms 90:12 ESV

"In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle." Proverbs 23:5 NLT

"No discipline is enjoyable while it is happening—it's painful! But afterward there will be a peaceful harvest of right living for those who are trained in this way." Hebrews 12:11 NLT

I maximize my finances when I live the principal of...

- _____: Keep good _____

"Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever, and the crown might not be passed to the next generation." Proverbs 27:23-24 NLT

"Get the truth and never sell it; also get wisdom, discipline, and good judgment." Proverbs 23:23 NLT

- _____: Return _____

"Honor the Lord with your wealth and with the best part of everything you produce. Then He will fill your barns with grain, and your vats will overflow with good wine." Proverbs 3:9-10 NLT

"Bring this tithe to the designated place of worship... Doing this will teach you always to fear the Lord your God." Deuteronomy 14:23 NLT

- _____: Save _____

"A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences." Proverbs 22:3 NLT

"Good people leave an inheritance to their grandchildren..." Proverbs 13:22 NLT

• _____: Repay _____

"[T]he borrower is the slave of the lender."

Proverbs 22:7 ESV

"The wicked borrow and never repay..." Psalm 37:21 NLT

How?

- _____
- _____
- _____
- _____

"Don't love money; be satisfied with what you have. For God has said, 'I will never fail you. I will never abandon you.'"

Hebrews 13:5 NLT

• _____: Plan _____

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty."

Proverbs 21:5 ESV

"...fools spend whatever they get." Proverbs 21:20 NLT

Budget Percentage Guide

Charitable gifts	10-15%	Clothing	2-7%
Saving	5-10%	Medical/Health	5-10%
Housing	25-35%	Personal	5-10%
Utilities	5-10%	Recreation	5-10%
Food	5-15%	Debts	5-10%
Transportation	10-15%		

• _____: Stick _____

"So let's not get tired of doing what is good. At just the right time we will reap a harvest of blessing if we don't give up."

Galatians 6:9 NLT

"I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content ... I can do everything through Him who gives me strength."

Philippians 4:12-13 NIV