

# **Godsway Financial Reference Guide**®

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# **Godsway Financial Reference Guide**

*Helping You Be The Best You Can Be!*

## **Guidelines For Handling Money and Possessions**

**God loves us and because he does, he gave us guidelines for handling money and possessions.**

The Bible contains more than 2,350 verses about money and possessions! Jesus taught more about money and possessions than almost any other subject, in fact even more than heaven and hell combined! In the first three gospels one of every six verses is about money or possessions. So you can see how important it is to know what God's instructions are. ( Make sure you search for even more of the 2350 verses not covered in this guide!)

This guide will share God's word with some scripture references along with information, services and tools to assist you in developing a personal strategy that can provide a frame work for now and in the future. Effective planning can bring more balance to your life, allowing you to focus more of your time, energy and resources on eternal purposes.

**The Lord taught about money and possessions for spiritual and practical reasons.**

***How we handle money has a big impact on the intimacy of our relationship with Christ.***

*If you have not been faithful in the use of (worldly) wealth, who will entrust the true riches to you? (Luke 16:11)*

***Money is a primary competitor with Christ for the lordship of our lives.***

*(ref. Matthew 6:24 )*

The Lord knew we needed wisdom and help in using money. So He revealed in Scripture His principles for work. Earning, spending, saving, investing, giving, getting out of debt, and teaching children how to handle money.

If people have been taught anything about God's way of handling money, it has mostly been about giving. And giving is very important, but the principles of earning and spending have rarely been taught.. So, Gods people have managed their money from the world's perspective, rather than God's. **The Worlds Way and God's Way are opposite. The World makes plenty of promises that it can't keep... God on the other hand, keeps every single one of His promises.**

*“Let no one deceive himself. If anyone among you seems to be wise in age, let him become a fool that he may be wise. For the wisdom of the world is foolishness with God. For it is written, “He catches the wise in their own craftiness.” I Corinthians 3:18-19*

## **Five Key Principals Of Financial Planning**

**The Bible provides specific principals regarding money management that work regardless of the current economic climate.**

1. Understand that God owns everything. PSALM 24:1
  - a. We are only managers of His resources

- b. God can take whatever He wants, whenever He wants
  - c. Every spending decision is a spiritual decision
  - d. Stewardship cannot be faked
2. Set longterm written financial goals. PROVERBS 16:9
  3. Spend less than you earn. PROVERBS 13:11
  4. Avoid the use of debt. PROVERBS 22:7
  5. Avoid a consumptive lifestyle. ECCLESIASTES 5:10

### **Scriptural Insights On Financial Planning**

*“The earth is the Lord's and everything in it, the world, and all who live in it.”*  
PSALM 24:1

*“In his heart a man plans his course, but the Lord determines his steps.”*  
PROVERBS 13:11

*“The rich rule over the poor, and the borrower is a servant to the lender.”*  
PROVERBS 22:7

*“The rich and the poor have a common bond, the LORD is the maker of them all.”*  
PROVERBS 22: 2

### **Scriptural references on Financial Planning**

- \* PROVERBS 13:11 \* ECCLESIASTES 5:10 \* DEUTERONOMY 8:16 -18 \* I TIMOTHY 6:17- 19
- \* PSALM 37: 28-29, 37-38 \* PSALM 49: 10-12, 16-20 \* LUKE 16: 11-13 \* II CORINTHIANS 4:18
- \* PHILIPPIANS 4: 11-13

### **This Financial Reference Guide Is To Help Keep It Simple!**

(And to get started in the right direction to build True Wealth!)

**The most powerful life is the most simple life. The most powerful life is the life that knows where it's going, that knows where the source of strength is; it is the life that stays free of clutter and happenstance and hurriedness. *Max Lucado***

*Simplicity and Peace...are concepts that are closely related; complexity and peace are not.*

*“A simple life in the Fear-of-God is better than a rich life with a ton of headaches.”* PROVERBS 15:16

*“These things I have spoken to you, that in Me you may have peace. In the world you will have tribulation; but be of good cheer, I have overcome the world.”*  
JOHN 16:33

*“This is all that I have learned: God made us plain and simple, but we have made ourselves very complicated.”*  
ECCLESIASTES 7:29

### **Simplicity Scriptural References**

\* MATTHEW 18:4 \* ZECHARIAH 8:13

### **GOALS**

**Start with prayer first, find out what God wants you to do or accomplish in the future.  
Goals are based on faith and following God's leading not on past accomplishments or current resources.**

*“Aim at nothing and you'll hit it every time.”* Unknown

*“But seek first His kingdom, and His righteousness; and all these things will be added to you.”*  
MATTHEW 6:33

*“See, I am doing a new thing! Now it springs up, do you not perceive it? I am making a way in the desert and streams in the wasteland.”*  
ISAIAH 43:19

*“Now to him who is able to do more than all we ask or imagine, according to his power that is at work within us.”* EPHESIANS 3:20

*“Delight yourself in the Lord; and he will give you the desires of your heart.”*  
PSALM 37:4

### **Goals Scriptural References**

\* PSALM 119:105 \* MATTHEW 6:19,20 \* EPHESIANS 5:15-17

### **NET WORTH**

How much is enough? ***“There are two ways to get enough. One is to continue to accumulate more and more and the other is to desire less.”*** (G. K. Chesterton) In today's world and economic climate, most people never stop to think about this question! Most keep trying to get more and more and more. But Christians seeking to be effective stewards of their God-given resources, the “how much” is a very important decision in wealth planning. Seek a spiritual comfort level regarding how much you should spend, save, invest, or give away, consider putting some finish line on your lifestyle.

## **Net Worth and Financial Finish Line Scriptural References**

Carefully balance other priorities that God has given in His Word with the need to provide financially for your family. An over- commitment to work, for example, may undermine your ability to model a balanced, godly life.

**READ:** PSALM 127: 1-2 **and** PROVERBS 23:4,5

*“His master said unto him, ' Well done, good and faithful servant; you were faithful in a few things, I will put you in charge of many things; enter into the joy of your master.”* MATTHEW 25:21

\* 1TIMOTHY 5:8 \* EPHESIANS 5 \* PSALM 20:7 \*ECCLESIASTES 5:13,19 \* LUKE 12:48

\* MATTHEW 6:19-21 \* EPHESIANS 5

## **DEBT**

The Bible does not say that using debt is a sin, but warns against the consequences of its misuse. Debt includes money owed to banks, friends, relatives, credit card companies, and financial companies. Scripture says that the borrower can become the lenders slave (PROVERBS 22:7) Debt can create a barrier to our reliance on God and limit our freedom to respond to His calling. Before going into debt always spend time in prayer and evaluate the spiritual, economic, psychological and personal ramifications of the loan.

***Debt is like any other trap. It is easy enough to get into but hard enough to get out of. (Josh Billings)***

Effective stewardship relies as little as possible on the future and more on living within a manageable lifestyle today! Presuming on the future and assuming everything will go just as you had planned is financially unwise!

**READ:** JAMES 4:13-15

*“Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law.”* ROMANS 13:8

*“Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your beds will be snatched from under you.”* PROVERBS 22:26-27

## **Debt Scriptural References**

\* PROVERBS 22:7 \* PSALM 37:7A \* PROVERBS 28:20,22 \* PROVERBS 22:26-27

\* ECCLESIASTES 5:4-5 \* LUKE 14:28

## **INVESTING**

Use a strategy based on the wisdom of Scripture and you will find yourself equipped to make sound decisions that are not dictated by the short-term economic climate. Fear and greed on the other hand can work against a biblical approach to investing. Daily the media bombards consumers with all kind of schemes that fuel a consumptive mentality. By contrast, the Bible teaches that the most effective way to accumulate wealth is by consistently spending less than you earn and doing it over a long period of time. Next, preserve, protect and grow your capital.

*The best risk to take are the ones that fall somewhere between “playing it safe” and “pie in the sky.”*  
(Marie T. Freeman)

*“ the plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.”*  
PROVERBS 21:5

*“Do not be anxious about anything, but in everything by prayer and petition, with thanksgiving, present your request to God. And the peace of God, which transcends all understanding, will guard your hearts and minds in Christ Jesus.”* PHILIPPIANS: 6-7

*“Listen to counsel and accept discipline, that you may be wise the rest of your days.”* PROVERBS 19:20

### **Investing Scriptural References**

- \* PROVERBS 20:5 \* LUKE 14:28 \* ECCLESIASTES 11:2 \* PROVERBS 28:20-22 \* GENESIS 2:24
- \* ECCLESIASTES 5:13-15 \* PSALM 131:1 \* PROVERBS 15:16 \* PROVERBS 30:8
- \* PROVERBS 22:26,27 \* PROVERBS 30:25 \* PROVERBS 22:9 \* I TIMOTHY 6:9
- \* PROVERBS 16:5 PROVERBS 18:11 \*MATTHEW 6:25 \* PHILIPPIANS 4:6-7 \* II PETER 3:4

### **CASH FLOW**

How do you define “success?” The world defines it in terms of income and lifestyle. *“Too many people spend money they haven't earned to buy things they don't need to impress people they don't like.”*(Will Rogers) but in Gods eyes, these things are unimportant. If we truly believe God owns everything then every spending decision is really a spiritual decision, and what ways we spend or give money, we are saying that this is what God Himself would have done with His resources.

*“But godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either.”* I TIMOTHY 6:6-7

Gods word says it is our responsibility to allocate our resources to the following areas:

**Giving:** I CORINTHIANS 16:2      **Taxes:** LUKE 20:25b      **Debt Repayment:** PSALM 37:21

**Living Expenses:** I Timothy 5:8      **Savings:** PROVERBS 6:6-8 PROVERBS 21:20

### **Cash Flow Scriptural References**

\* DEUTERONOMY 8:18 \* PROVERBS 16:3 \* PROVERBS 16:9

\* I TIMOTHY 6:17-18 \* LUKE 3:11

## RETIREMENT

The Bible does not say a lot about retirement and does not mention about stopping work at age 62 or 65. As you get closer to retirement don't think it is an end, but a beginning. It is the start to the next phase of service in God's kingdom. If you plan properly you can and will have the financial freedom to fulfill God's next purposes for your life.

“and let us run with perseverance the race marked out for us” HEBREWS 12:1

### Retirement Scriptural References

\* PROVERBS 6:6-8 \* ECCLESIASTES 5:18-20 \* LUKE 12:18-20 \* EPHESIANS 6:7-9

\* PHILIPPIANS 2:3-4 \* PHILIPPIANS 3:14 \* II TIMOTHY 4:7

## INSURANCE

Buying insurance does not mean you have a lack of faith. It simply demonstrates prudence and good stewardship in planning for an uncertain future. Life insurance plays an integral part in a sound financial plan.

***“If a man doesn't believe in life insurance, let him die once without it. That will teach him a lesson.”***

(Will Rogers)

“A prudent man sees danger and takes refuge.” PROVERBS 22:3

### Insurance Scriptural References

\* ECCLESIASTES 2:18 \* ECCLESIASTES 2:21 \* ECCLESIASTES 7:11-12

\* LAMENTATIONS 3:27 \* I TIMOTHY 5:8

## ESTATE PLANNING

The way you leave your estate-money, possessions and legacy-will have significant impact on your heirs. Besides distributing your assets, an estate plan can be used to communicate values and character. The inheritance you leave is not only material, but also spiritual. What do you want to communicate? **“If I would get to the highest place in Athens, I would lift up my voice and say, “What mean you, fellow citizens, that you turn every stone to scrape wealth together, and take so little care of your children to whom you must one day relinquish it all?”** Socrates (469 BC) *“Wisdom along with an inheritance is good and an advantage to those who see the sun. For wisdom is protection just as money is protection. But the advantage of knowledge is that wisdom preserves the life of its possessors.”* ECCLESIASTES 7:11-12

### Estate Planning Scriptural References

\* PROVERBS 13:22 \* ECCLESIASTES 2:18,19 \* PROVERBS 11:4 \* LUKE 15:11,14

\* LAMENTATIONS 3:27 \* PROVERBS 22:6 \* PSALM 49:11

Go to: [www.godswayfinancial.org](http://www.godswayfinancial.org)

Follow God's word and guidance like has been covered in this Godsway Financial Reference Guide and use the **information, services and tools** you see listed **and more** to assist and accelerate in Developing and Building a **True Wealth Plan!**

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