

# Godly Finances

## Family By Design

### Practice #1

Study \_\_\_\_\_

**Proverbs 11:28** Trust in your money and down you go! But the godly flourish like leaves in spring. (NLT)

**Proverbs 22:2** The rich and poor have this in common: The Lord made them both. (NLT)

\_\_\_\_\_ Is Amoral

**2 Timothy 3:1** You should know this, Timothy, that in the last days there will be very difficult times. **2** For people will love only themselves and their money. They will be boastful and proud, scoffing at God, disobedient to their parents, and ungrateful. They will consider nothing sacred. (NLT)

Money Can \_\_\_\_\_

**Matthew 6:24** "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money." (NLT)

**Revelation 13:16** He required everyone—small and great, rich and poor, free and slave—to be given a mark on the right hand or on the forehead. **17** And no one could buy or sell anything without that mark, which was either the name of the beast or the number representing his name. (NLT)

### Practice #2

Set \_\_\_\_\_

**Malachi 3:7** Ever since the days of your ancestors, you have scorned my decrees and failed to obey them. Now return to me, and I will return to you," says the Lord of Heaven's Armies. "But you ask, 'How can we return when we have never gone away?' **8** "Should people cheat God? Yet you have cheated me! "But you ask, 'What do you mean? When did we ever cheat you?' "You have cheated me of the tithes and offerings due to me. **9** You are under a curse, for your whole nation has been cheating me. **10** Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test! **11** Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe," says the Lord of Heaven's Armies. **12** "Then all nations will call you blessed, for your land will be such a delight," says the Lord of Heaven's Armies. (NLT)

**Matthew 23:23** "What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things. **24** Blind guides! You strain your water so you won't accidentally swallow a gnat, but you swallow a camel!" (NLT)

**Luke 18:9** Then Jesus told this story to some who had great confidence in their own righteousness and scorned everyone else: **10** "Two men went to the Temple to pray. One was a Pharisee, and the other was a despised tax collector. **11** The Pharisee stood by himself and prayed this prayer: 'I thank you, God, that I am not like other people—cheaters, sinners, adulterers. I'm certainly not like that tax collector! **12** I fast twice a week, and I give you a tenth of my income.' **13** "But the tax collector stood at a distance and dared not even lift his eyes to heaven as he prayed. Instead, he beat his chest in sorrow, saying, 'O God, be merciful to me, for I am a sinner.' **14** I tell you, this sinner, not the Pharisee, returned home justified before God. For those who exalt themselves will be humbled, and those who humble themselves will be exalted." (NLT)

\_\_\_\_\_ **First**

**Matthew 6:32** "These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. **33** Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need." (NLT)

**Proverbs 13:22** Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly. (NLT)

\_\_\_\_\_ **Budget**

Charitable Gifts	10-15%	Clothing	2-7%
Savings	10-15%	Medical / Health	5-10%
Housing	23-35%	Insurance	10-15%
Utilities	5-10%	Personal	5-10%
Food	5-15%	Recreation	5-10%
Transportation	10-15%	Debts	5-10%

### Practice #3

**Create A** \_\_\_\_\_

**Ecclesiastes 3:1** For everything there is a season, a time for every activity under heaven. **2** A time to be born and a time to die. A time to plant and a time to harvest. **3** A time to kill and a time to heal. A time to tear down and a time to build up. **4** A time to cry and a time to laugh. A time to grieve and a time to dance. **5** A time to scatter stones and a time to gather stones. A time to embrace and a time to turn away. **6** A time to search and a time to quit searching. A time to keep and a time to throw away. **7** A time to tear and a time to mend. A time to be quiet and a time to speak. **8** A time to love and a time to hate. A time for war and a time for peace. (NLT)

\_\_\_\_\_ **Of Life**

**Proverbs 22:6** Direct your children onto the right path, and when they are older, they will not leave it. **7** Just as the rich rule the poor, so the borrower is servant to the lender. (NLT)

\_\_\_\_\_ **Planning**

- Written Cash Flow Plan
- Charitable Giving
- Teach My Children

\_\_\_\_\_ **Planning**

- Debt Reduction Plan
- Tax Reduction Plan
- Pay debts off smallest to largest

### \_\_\_\_\_ Planning

- Life Insurance
- Health Insurance
- Disability Insurance
- Auto Insurance
- Homeowner's Insurance
- Renter's Insurance
- Long-Term Care Insurance
- Identity Theft Insurance

### \_\_\_\_\_ Planning

- Will or Estate Plan
- Emergency Funding
- Retirement Funding
- College Funding

### \_\_\_\_\_ Planning

- Legacy Box
- Executive Summary
- Funeral Instructions
- Safe Deposit Log
- Passwords And Combinations
- Rental Property Summary

### Practice #4

### Steward \_\_\_\_\_

**1 Corinthians 4:2** Now, a person who is put in charge as a manager must be faithful. (NLT)

**Luke 16:10** "If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. **11** And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? **12** And if you are not faithful with other people's things, why should you be trusted with things of your

own? **13** "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money." **14** The Pharisees, who dearly loved their money, heard all this and scoffed at him. (NLT)

### Recognize \_\_\_\_\_

**Luke 12:22** Then, turning to his disciples, Jesus said, "That is why I tell you not to worry about everyday life—whether you have enough food to eat or enough clothes to wear. **23** For life is more than food, and your body more than clothing. **24** Look at the ravens. They don't plant or harvest or store food in barns, for God feeds them. And you are far more valuable to him than any birds! **25** Can all your worries add a single moment to your life? **26** And if worry can't accomplish a little thing like that, what's the use of worrying over bigger things?" (NLT)

**Matthew 6:34** "So don't worry about tomorrow, for tomorrow will bring its own worries. Today's trouble is enough for today." (NLT)

**Philippians 4:6** Don't worry about anything; instead, pray about everything. Tell God what you need, and thank him for all he has done. **7** Then you will experience God's peace, which exceeds anything we can understand. His peace will guard your hearts and minds as you live in Christ Jesus. (NLT)

### Recognize \_\_\_\_\_

### Practice #5

### Swallow Your \_\_\_\_\_

**1 John 2:15** Do not love this world nor the things it offers you, for when you love the world, you do not have the love of the Father in you. **16** For the world offers only a craving for physical pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father, but are from this world. **17** And this world is fading away, along with everything that people crave. But anyone who does what pleases God will live forever. *(NLT)*

**Avoid** \_\_\_\_\_

**Proverbs 4:23** Guard your heart above all else, for it determines the course of your life. *(NLT)*

**Avoid** \_\_\_\_\_

**Hebrews 13:5** Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you." **6** So we can say with confidence, "The Lord is my helper, so I will have no fear. What can mere people do to me?" *(NLT)*

**1 Timothy 6:10** For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows. *(NLT)*

**Proverbs 13:11** Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time. *(NLT)*

**Avoid** \_\_\_\_\_

## Practice #6

**Stay** \_\_\_\_\_

**Proverbs 23:17** Don't envy sinners, but always continue to fear the Lord. **18** You will be rewarded for this; your hope will not be disappointed. *(NLT)*

**Romans 15:13** I pray that God, the source of hope, will fill you completely with joy and peace because you trust in him. Then you will overflow with confident hope through the power of the Holy Spirit. *(NLT)*

**Stay** \_\_\_\_\_

**2 Thessalonians 2:16** Now may our Lord Jesus Christ himself and God our Father, who loved us and by his grace gave us eternal comfort and a wonderful hope, **17** comfort you and strengthen you in every good thing you do and say. *(NLT)*

**Stay** \_\_\_\_\_