



FINANCIAL FITNESS - Part 4 of 5 The Habits of Financial Health November 16, 2014

“The wicked man earns deceptive wages, but he who SOWS righteousness will be certain to REAP a reward.” Prov. 11:18

1. REMEMBER THAT **GOD IS MY SOURCE**

“Always remember the Lord your God, for it is he who gives you the ability TO PRODUCE WEALTH.” Deut. 8:18 (NIV)

2. MAKE **MONEY HONESTLY**

“Dishonest money brings grief to the whole family.” Pr. 15:27 (NLT)

“The Lord demands fairness in every business deal; he sets the standard.” Pr. 16:11 (NLT)

“If you make money by charging high interest rates, you will lose it all to someone who cares for the poor.” Pr. 28:8 (CEV)

“Wealth from get-rich-quick schemes quickly disappears; but wealth from hard work grows” Pr. 13:11 (NLT)

“Steady plodding brings prosperity; hasty speculation brings poverty.” Pr. 21:5 (LB)

3. HONOR **GOD FIRST**

“Honor the Lord by giving Him the first part of all your income, and He will fill your barns ... to overflow!” Pr. 3:9-10 (LB)

“The purpose of tithing is to teach you always to put God first in your lives.” Deut. 14:23 (LB)

“Bring to My Storehouse a full tenth of what you earn... Test me in this, says the Lord. ‘I will open the windows of heaven for you and pour out all the blessings you need.’” Mal. 3:10 (NCV)

“On the first day of every week put aside some of what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you earn.” 1 Cor. 16:2 (LB)

4. SAVE **MONEY WISELY**

“The wise man saves for the future, but the foolish man spends whatever he gets.” Pr. 21:20 (LB)

“Develop your business first before building your house.” Pr. 24:27

“Invest what you have in several different places, because you don't know what disasters might happen.”
Eccl. 11:2 (NCV)

“Money that comes easily disappears quickly, but money that is gathered little by little will grow.” Pr. 13:11

5. **KEEP GOOD RECORDS**

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

“Riches can disappear fast ... so watch your business interests closely. Know the state of your flocks and herds.” Pr. 27:23-24 (LB)

“Your money can be gone in a flash, as if it had grown wings and flown away like an eagle.” Pr. 23:5 (TEV)

6. **PLAN MY SPENDING**

“... stupid people spend their money as fast as they get it.” Pr. 21:20b (TEV)

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

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.” Pr. 21:5 (NLT)

7. **SET UP A REPAYMENT PLAN**

“Don't withhold repayment of your debts.” Pr. 3:27 (LB)

“Let no debt remain outstanding.” Rom. 13:8 (NIV)

8. **COMMIT IT ALL TO GOD!**

“Commit your work to the Lord, and then your plans will succeed.” Pr. 16:3 (NLT)

“If God gives us wealth and property and lets us enjoy them, we should be grateful and enjoy what we have worked for. It is a gift from God.” Eccl. 5:19 (TEV)