

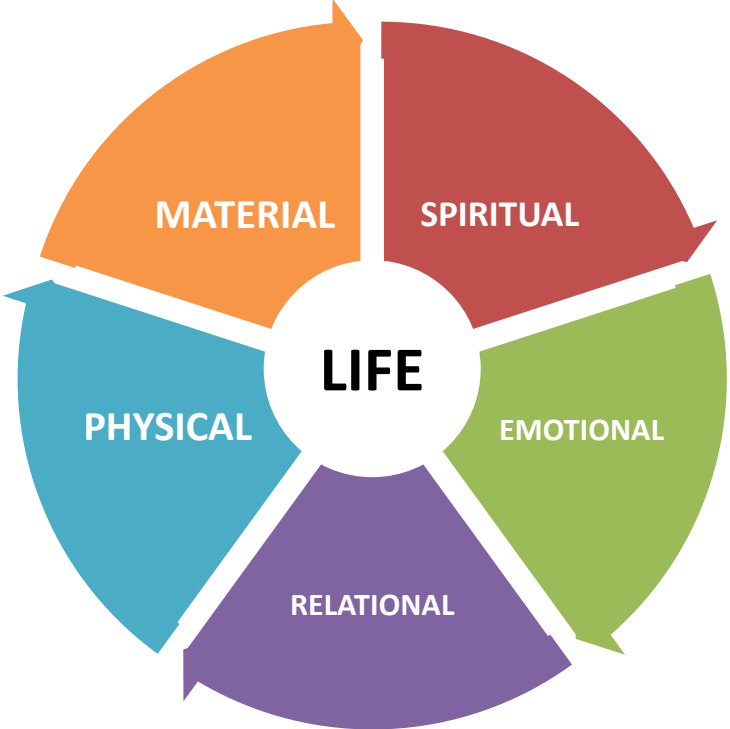
Achieving

FINANCIAL

FREEDOM

PROVERBS 17:16(NET); 2 CORINTHIANS 2:21(ISV); GALATIANS 5:1; JOHN 10:10

LIFE IS A PIE SLICED IN FIVE EQUAL PORTIONS



FOUR BASIC MOVES
to
ACHIEVING FINANCIAL FREEDOM

We can be wise spenders , excellent savers, and knowledgeable investors; but without earning streams, the equation simply cannot work .

Even in the context of a global recession, one can not only create wealth, but also increase it.

1. Earning it

The seven biblical principles:

1.1 Depend upon the Divine grants for your life

PSALM 84:5-12 (MSG); PROVERBS 3:5-6; PROVERBS 8:10-21; PROVERBS 10:22; PROVERBS 22:4; ISAIAH 1:19; HEBREWS 13:5

1.2 Establish the nature and scope of your vision. It usually determines the kind of earnings you might attract

GENESIS 50:15-21

1. Earning it

1.3 Earn your money by “the book”

JOSHUA 1:8; PSALM 1:1-3; PROVERBS 1:8-19; PROVERBS 10:22;
JEREMIAH 17:5-8

1.4 Be honest and industrious. Diligent hard and smart work will always lead to high earnings

PROVERBS 12:11, 14, 24, 27; 13:4; 14:4, 23; 19:15; 20:4, 13; 21:25-26;
22:29; 24:30-34; 26:13-16

4 common things about lazy people

- Their mind-set: Fear and finding excuses of why it will not work**
- Their habits: Loving sleep and being couch potatoes**
- Their behaviour: Doing things with mediocrity**
- Their attitude: Arrogance and not being teachable**

1. Earning it

1.5 Persevere through the vanity of this world and its corrupt nature. [HEBREWS 6:11-12](#)

**1.6 Network with the right people. [1CHRONICLES 11:1-3, 10](#);
[PROVERBS 13:20](#)**

1.7 Be a forgiving person. [MATTHEW 6:12-14](#); [MATTHEW 18:21-35](#)

2. Spending it

LUKE 15:11-14; 2 KINGS 4:1-7

Few observations concerning money:

- a) **Money is the world's medium for the exchange of goods and services.**
- b) **Money is not intrinsically evil.**
- c) **It's good to possess money, but terribly evil to be possessed by it.**
- d) **Remember that you cannot make your way to financial freedom by over spending.**

Types of spenders

PROVERBS 13:7; PROVERBS 22:7; PROVERBS 24:27; PROVERBS 29:3

▪ **Compulsive spenders**

This type has an irresistible urge to a form of behaviour that goes against their conscious wishes.

▪ **Impulsive spenders**

In physics impulse is defined as an indefinitely large force acting for a very short time by producing a finite change of momentum.

GENESIS 3:1-7

Types of spenders

▪ **Revenge spenders**

These people at one stage think they've got a chance to win after an earlier defeat in the game of life. **2KINGS 7:3-9**

▪ **Boredom spenders**

For them spending is used as a temporal cure when they feel anxious, stressed, tired, or weary; It's a disease.

ECCLESIASTES 10:16-18

Types of spenders

■ Pragmatic spenders

This group of people will always deal with matters with regard to their practical requirements or consequences.

ECCLESIASTES 10:17

The key point is the promotion of his interests while he is absent through the effective use of our Time, Talents and Treasure.

3. Saving it

- Our choices and decisions have real consequences.
- One can choose to conduct his affairs as a “Nabal”-fool (**1SAMUEL 25:2-3, 23-25; PSALM 14:1-3**) or as a-chakam-wise (**MATTHEW 2:1-2; PROVERBS 4:7**).

3. Saving it

PROVERBS 13:11

Savings:

❑ In personal finance the act of saving corresponds to nominal preservation of money for future use.

(Emergency fund, capital purchase, philanthropic acts, etc...)

❑ The biggest difference between savings and investment is this: ***“where is my money invested?”***. If it’s in cash form, that’s savings; but if it’s an asset, that’s investment.

3. Saving it

Savings happen when you:

- Spend less than you make
- Avoid excess expenditure
- Reduce expenditure or cost, so as to accumulate or invest directly in capital equipment or in paying off a home mortgage.

4. Investing it

Investment happens when you put money into something **with the expectation of profit** (Interest, dividends, capital gains (property, commodity, stock, bond, financial derivatives, etc...)).

The main aim is betterment of life.

The bible calls them:

❑ Business man - 2 KINGS 6:1-7

❑ Entrepreneur - 2 KINGS 4:1-7

❑ Lender - PROVERBS 19:17; PROVERBS 22:9; PROVERBS 28:8, 27

❑ Investor - PROVERBS 11:24-25; MATTHEW 6:19-24.

“ In Christian life you cannot seat on the fence; either you use your treasure in God-honoring way and make progress or you forfeit what you have of true worth.”

Lessons from a wise-fool rich

Luke 12:13-21

He was wise:

- Industrious
- Frugal
- Thoughtful
- Successful in business
- Wealthy

Lessons from a wise-fool rich

He was a fool:

- No account of God (**PSALM 14:1**)
- No account of people (**GENESIS 12:1-2**)
- No account of his own soul
- No account of eternity accumulated.

(2CORINTHIANS 5:10; HEBREWS 9:27)

“My God, where are we going?”