

There are SIX PRINCIPLES that lead to financial freedom.**People who are financially free strive to _____ hard and earn an honest living.**

If anyone will not work, neither shall he eat. For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread.” 2 Th 3:10-12

- We were created to work. Adam was put in the Garden of Eden to take care of it (Gen. 2:15).
- God is a worker; we are made in His image. Work is one of the 10 Commandments. (Ex. 20:8)
- Jesus taught that the servant who proved himself was rewarded with more opportunity. (Lk.19:17)

People who are financially free _____ consumer debt.

“The rich rules over the poor, And the borrower is servant to the lender.” Proverbs 22:7

- Doesn't mean you never use credit, but you avoid unnecessary debt because it works against you.
- Credit card companies call those who pay off balances, “dead beats” because they get no interest.

People who are financially free understand how to make and follow a _____.

“Be diligent to know the state of your flocks, And attend to your herds; For riches are not forever, Nor does a crown endure to all generations. When the hay is removed, and the tender grass shows itself, And the herbs of the mountains are gathered in, The lambs will provide your clothing. And the goats the price of a field; You shall have enough goats' milk for your food, For the food of your household, And the nourishment of your maidservants.” Proverbs 27:23-27

- People who are financially free manage their money by **design**, not by **default**.
- Bringing design to money management requires that we assess how much we have, identify what is coming in, track what we spend it on, and estimate what we will have for the future.
- The function of a budget is “telling your money where to go instead of wondering where it went.”

People who are financially free walk in the principle of _____.

“Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, “I will never leave you nor forsake you.”” Hebrews 13:5

- The Bible tells us that the key is not having what you want, but by wanting what you have.
- Contentment is its own form of riches. All our stuff is just temporary.
- Real happiness is found in godliness and contentment. These are great gain!

People who are financially free know how to _____ their resources

“There is desirable treasure, & oil in the dwelling of the wise, But a foolish man squanders it.” Pr 21:20

- As wise stewards we need to learn to save and allow compound interest to work in our favor.
- Saving teaches us to be wise in using unrighteous mammon. Luke 16:1-13. Jesus saves!!!

People who are financially free understand the principle of _____ and _____.

He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.” 2 Co 9:6-8

- Sowing to the Lord cannot wait until we have financial freedom, it must begin immediately.
- “Honor the LORD with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.” Proverbs 3:9,10
- The generous soul will be made rich, And he who waters will also be watered himself.” Pr 11:24,25
- Trust God by obeying His word and you can enjoy His financial freedom without austerity.