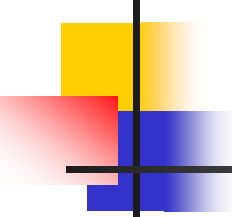




“Practical Steps to Sound Financial Stewardship”

Earl Jefferson, CFP®

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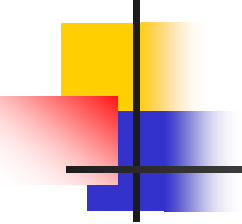


“Human beings, by changing the inner attitudes of their minds, can change the outer aspects of their lives.

—William James
Philosopher & Psychologist

Weakness of attitude becomes weakness of character.

—Albert Einstein
Physicist

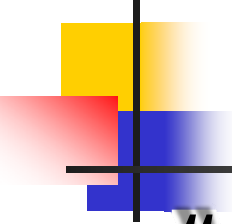


What Influences Our Attitudes About Money?

**World View of
financial planning!**

Vs.

**Biblical View of
financial planning!**



"And do not be conformed to this world, but be transformed by the renewing of your mind, so that you may prove what the will of God is, that which is good and acceptable and perfect."

—Romans 12:2 NASB



World View:

You work hard for the money you earn, you should be able to do with it what you wish!

Biblical View:

God owns everything including you, without him you can earn nothing. Ps 24:1 Deut 8:17



World View: "If I just had more/enough money (house,car,etc.)"

"If they can have it why can't I have it?"

Biblical View: Store up your treasures in Heaven —Mathew 6:20

Seek first the kingdom of God and His Righteousness —Mathew 6:33



World View:

"You never know what surprises may come up so it's better keep a little extra stashed away just in case."

Biblical View: Trust in the Lord with all your heart and do not lean on your own understanding —Proverbs 3:5-6



**World View: When times are hard
do whatever it takes to get ahead.**

**Sometimes you may have to cut a
few corners....**

**Biblical View: Poor is he who works
with a negligent hand, But the hand
of the diligent brings wealth.**

—Proverbs 10:4



World View: Churches are always talking about money. Why should I make my Pastor rich!

Biblical View: The church doesn't talk enough about money!

- **Jesus spoke more about money than heaven and hell combined.**
- **11 of 39 parables talk about money.**
- **1 of every 7 verses in the Gospel of Luke talk about money.**



World View: If you fall behind as a result of a huge financial risk or overindulgence – No worries, you have options!

Biblical View: The wicked borrows and does not repay —Psalm 37

Getting into debt is easy. Getting out of debt is not. Requires: Trust in God, Self Denial & Discipline



What is our response?

1. Decide who we will serve: _____ or _____?
2. Become _____ givers!
3. Become _____ workers!
4. Get _____ and _____!
 1. Anticipate the _____: (spouse, friends, family, special events?)
 2. Account for _____ and determine what needs to go. (Budget)
 3. Determine how much _____ you have & how _____ it will take to it payoff.
 4. Develop a _____ plan and view it often.
5. Practice _____!



Taking Steps

Step 5
Other Investments

Step 4
Home purchase - payoff
invest conservately to
meet long term goals

Step 3
Four to eight months
living expenses saved;
save for major purchases
develop your business
and/or vocational skills

Step 2
One month's living
expenses saved

Step 1
Insurance Protection
Pay off high-interest
debts