

HOPE that leads to lasting CHANGE.

-Colossians 1:5-6

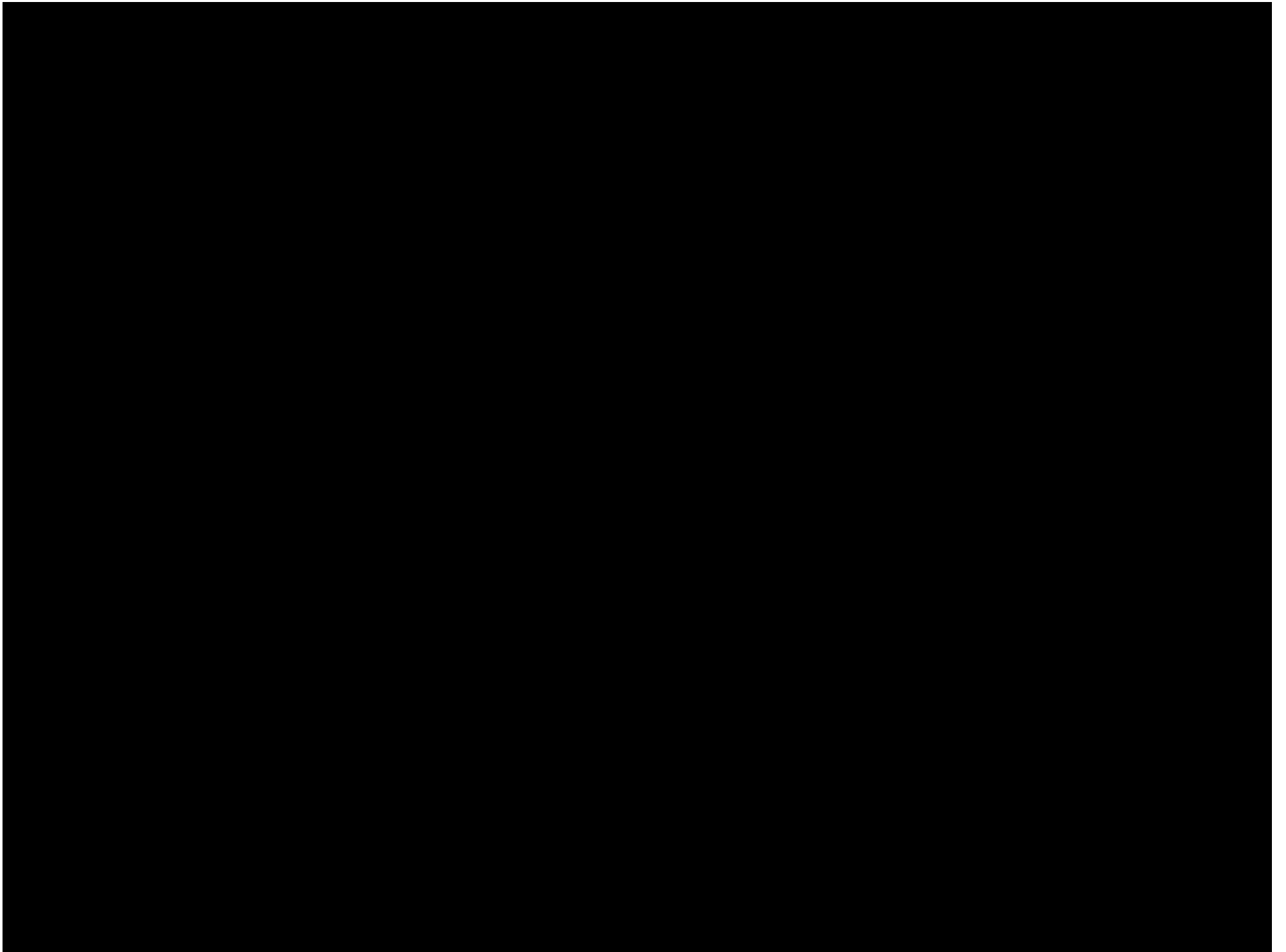
IMAGINE YOURSELF DEBT FREE

Dave Ramsey's

Financial *Peace*
UNIVERSITY

daveramsey.com





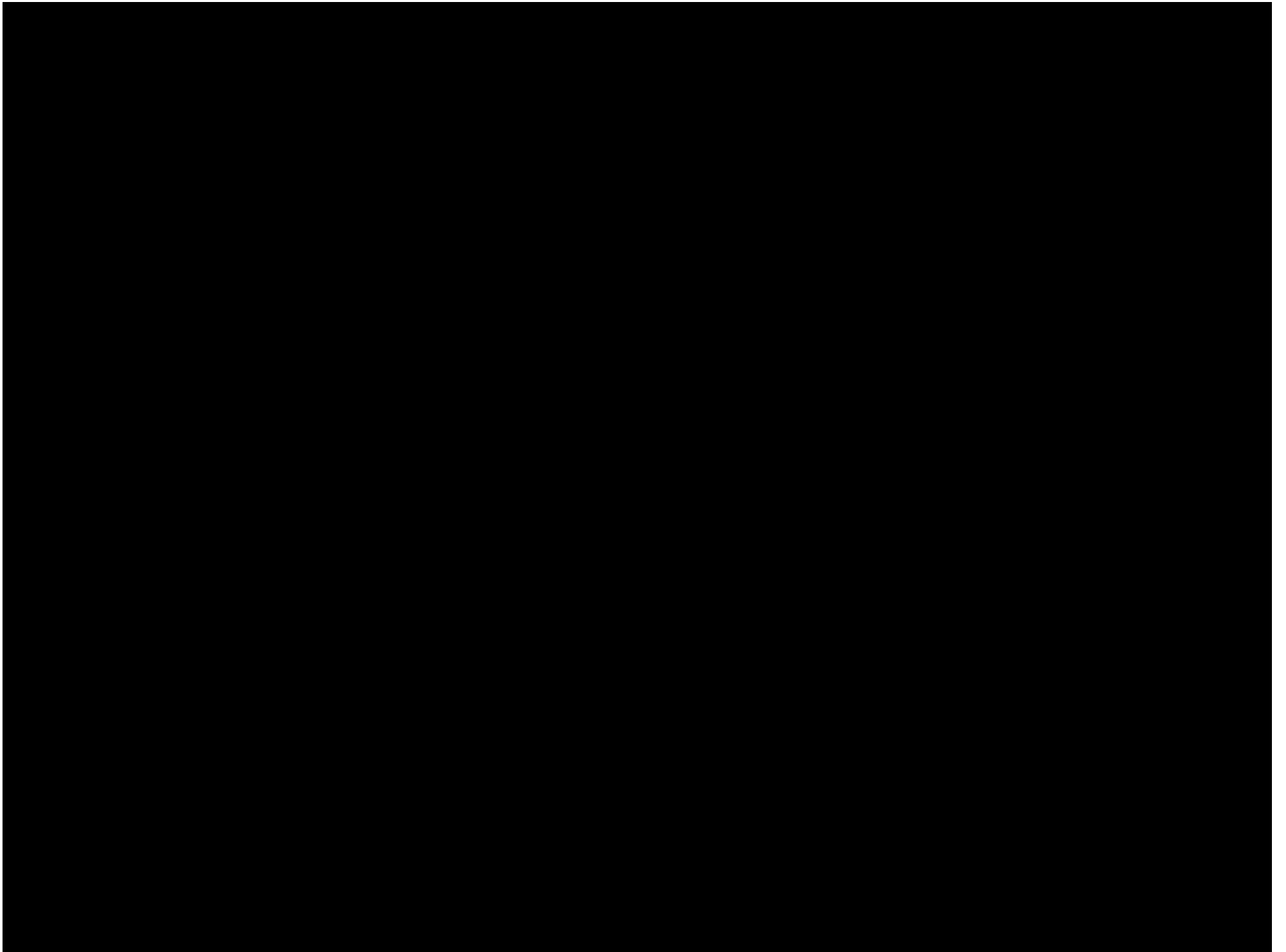
GET OUT OF DEBT

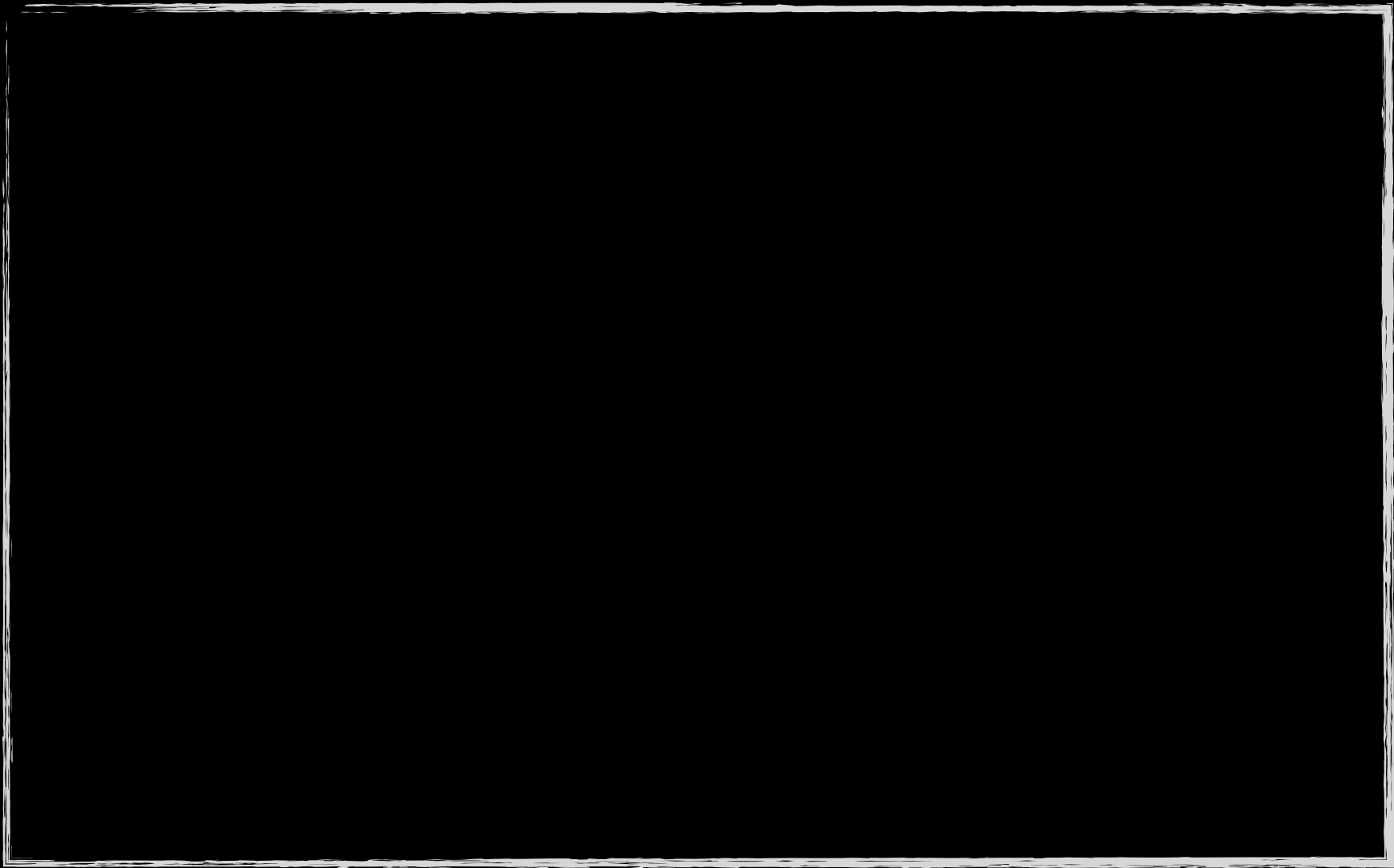
Proverbs 22:7

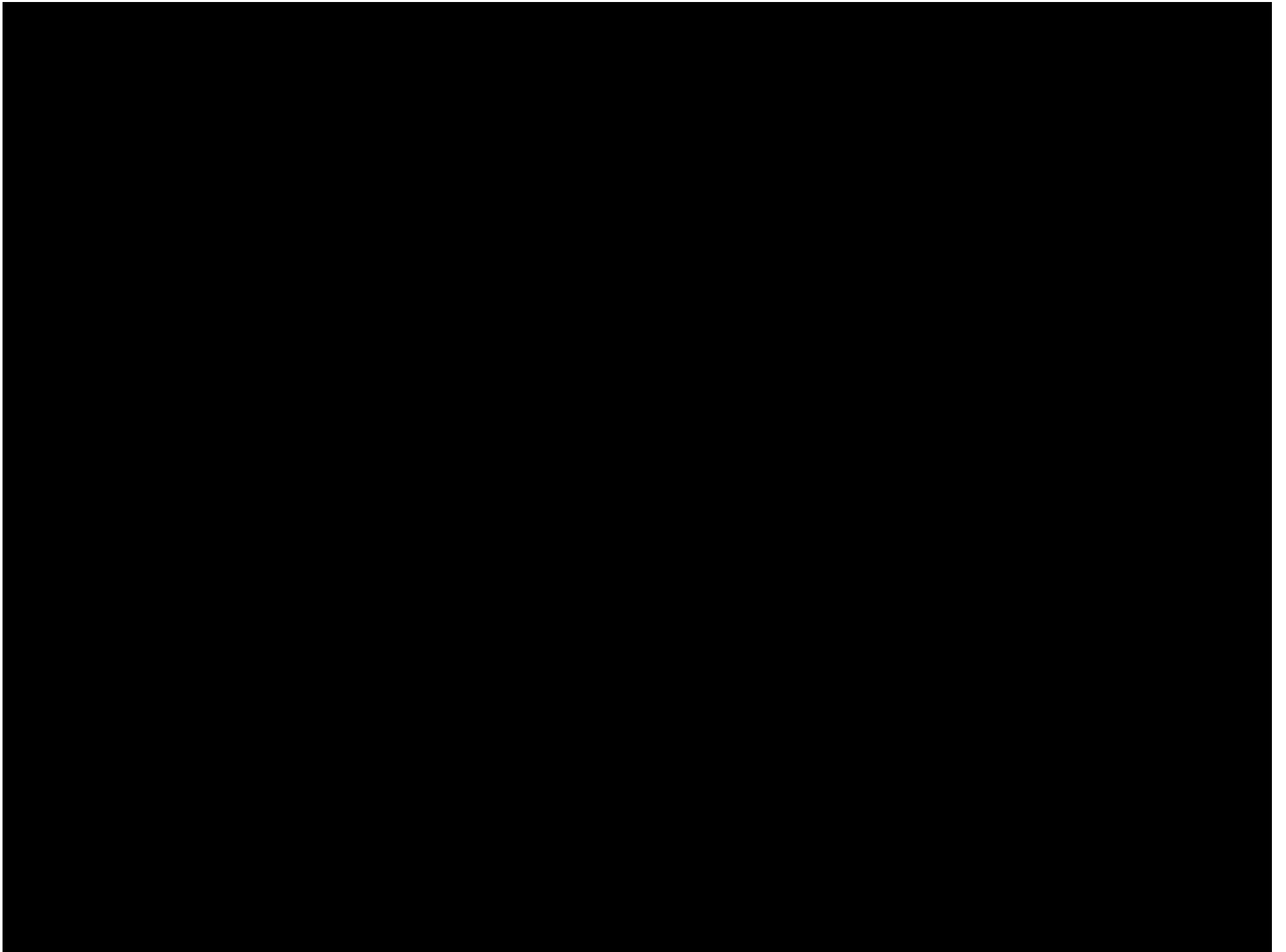
The rich rule
over the
poor, and
the borrower
is *servant to
the lender.*

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.”

Matthew 6:24

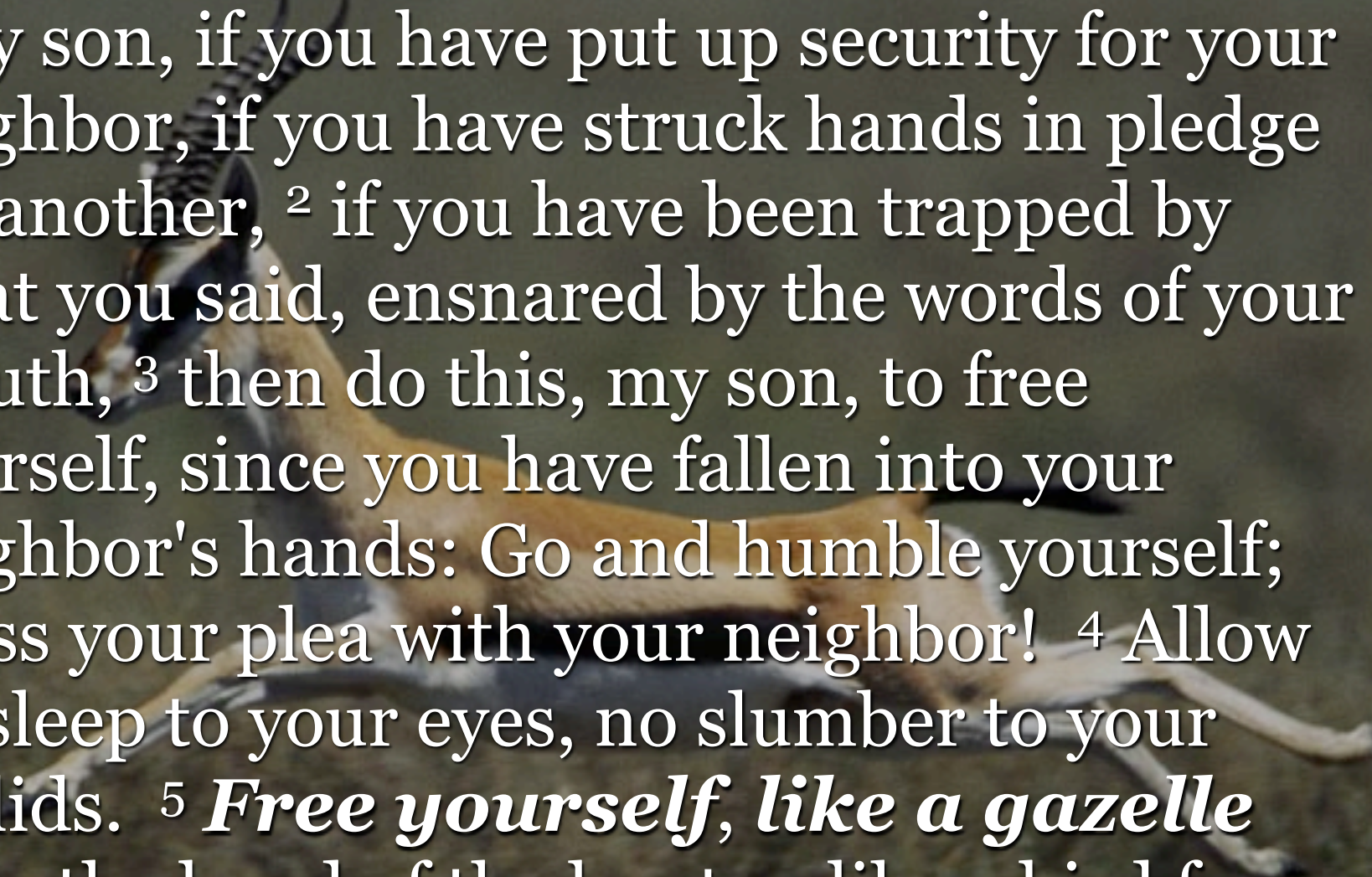






Proverbs 6:1 -5

¹ My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, ² if you have been trapped by what you said, ensnared by the words of your mouth, ³ then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! ⁴ Allow no sleep to your eyes, no slumber to your eyelids. ⁵ ***Free yourself, like a gazelle*** from the hand of the hunter, like a bird from the snare of the fowler.

A gazelle is running across a field, its body angled towards the left. The background is a soft-focus natural setting with green grass and some trees in the distance. The gazelle's coat is a mix of light brown and white, and its long, thin legs are in mid-stride.

ACT YOUR WAGE

Basics of
Biblical
Finance

Proverbs 21:20

In the house of
the wise are
stores of choice
food and oil,
but a foolish
man *devours*
all he has.

1 Timothy 6:6

But godliness
with contentment
is great gain.



GET ON A BUDGET

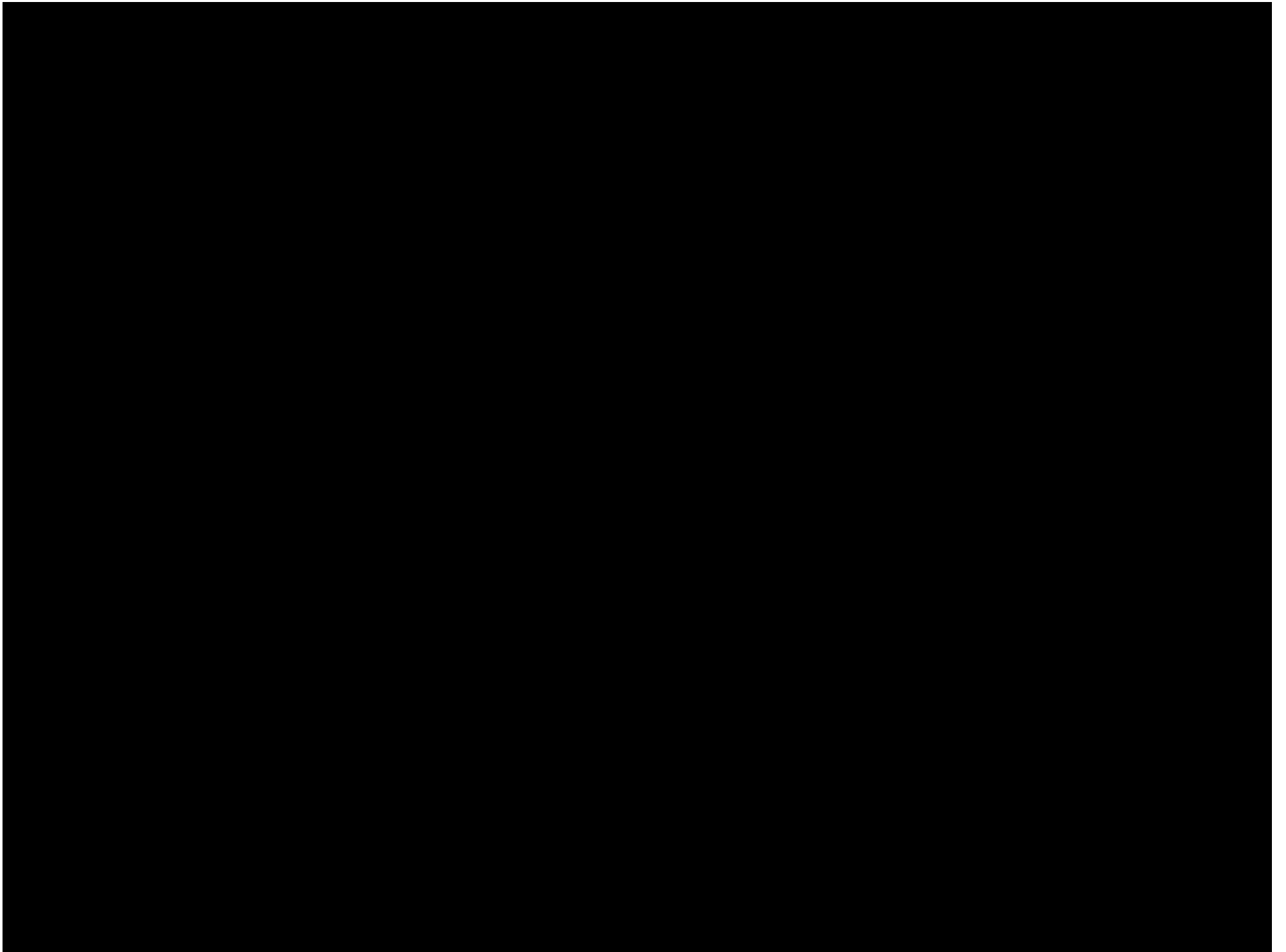
Basics of
Biblical
Finance

Luke 14:28

“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?”

Proverbs 21:5

The *plan* of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty.



LEARN TO SAVE & INVEST

Basics of
Biblical
Finance

Proverbs 21:20

In the house of the
wise are *stores of
choice food and oil*,
but a foolish man
devours all he has.

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- A person in a light blue shirt and dark pants is holding a large, tilted, white sign with a black border. The sign contains a list of three items, each preceded by a black square bullet point. The background of the sign is slightly faded, showing a person holding a stack of US dollar bills.
- **Emergencies**
 - **Purchases**
 - **Future**

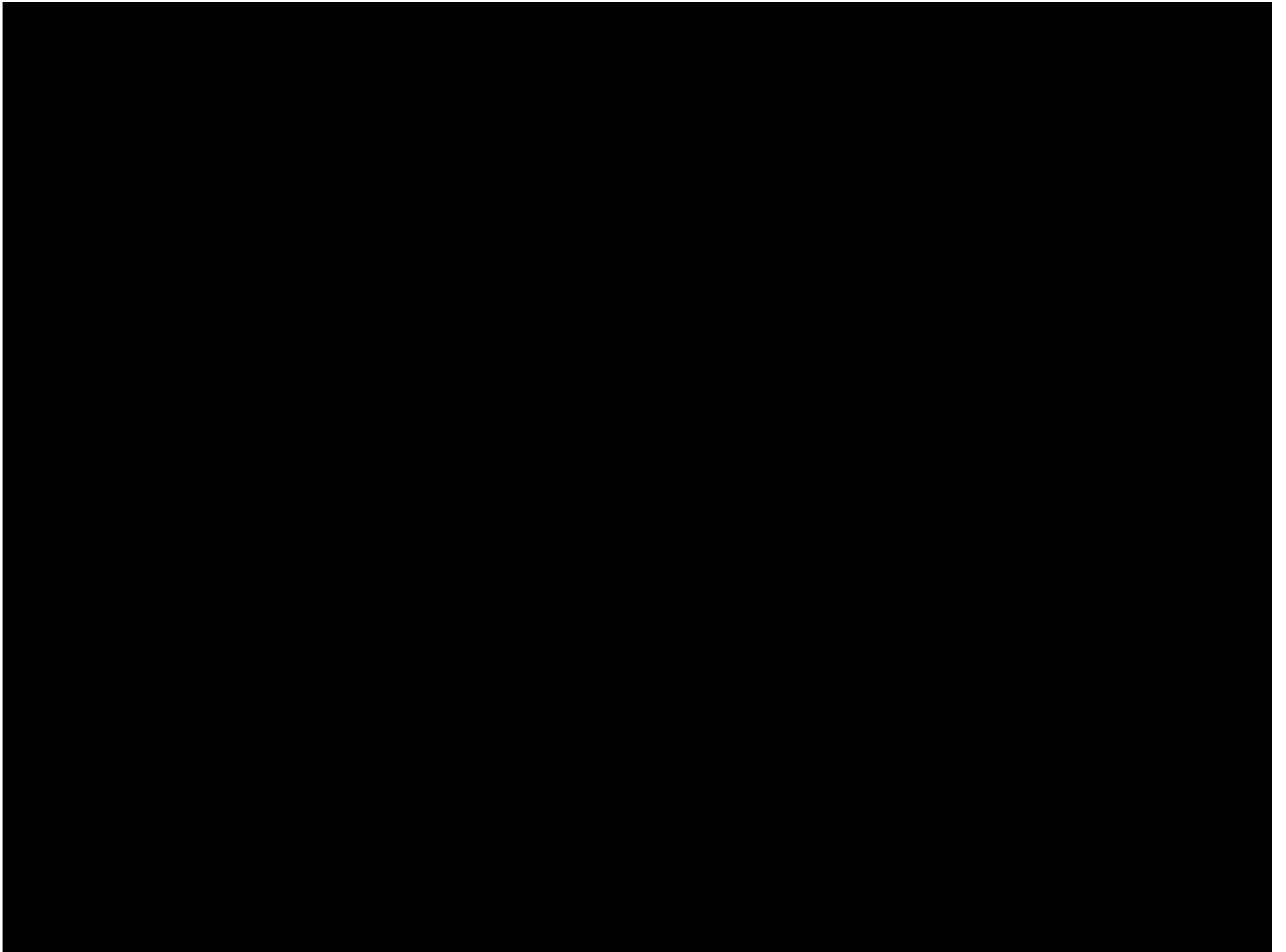
GIVE GENEROUSLY

Basics of
Biblical
Finance

Malachi 3:8

“Will man rob God?
Yet you have robbed
me! But you say, ‘In
what way have we
robbed you?’ In tithes
and offerings.”

Proverbs 37:21
The wicked
borrows and
does not
repay, but
the righteous
shows mercy
and *gives*.



1 Corinthians 9:3 - 12

³ This is my defense to those who sit in judgment on me. ⁴ Don't we have the right to food and drink? ⁵ Don't we have the right to take a believing wife along with us, as do the other apostles and the Lord's brothers and Cephas? ⁶ Or is it only Barnabas and I who must work for a living?

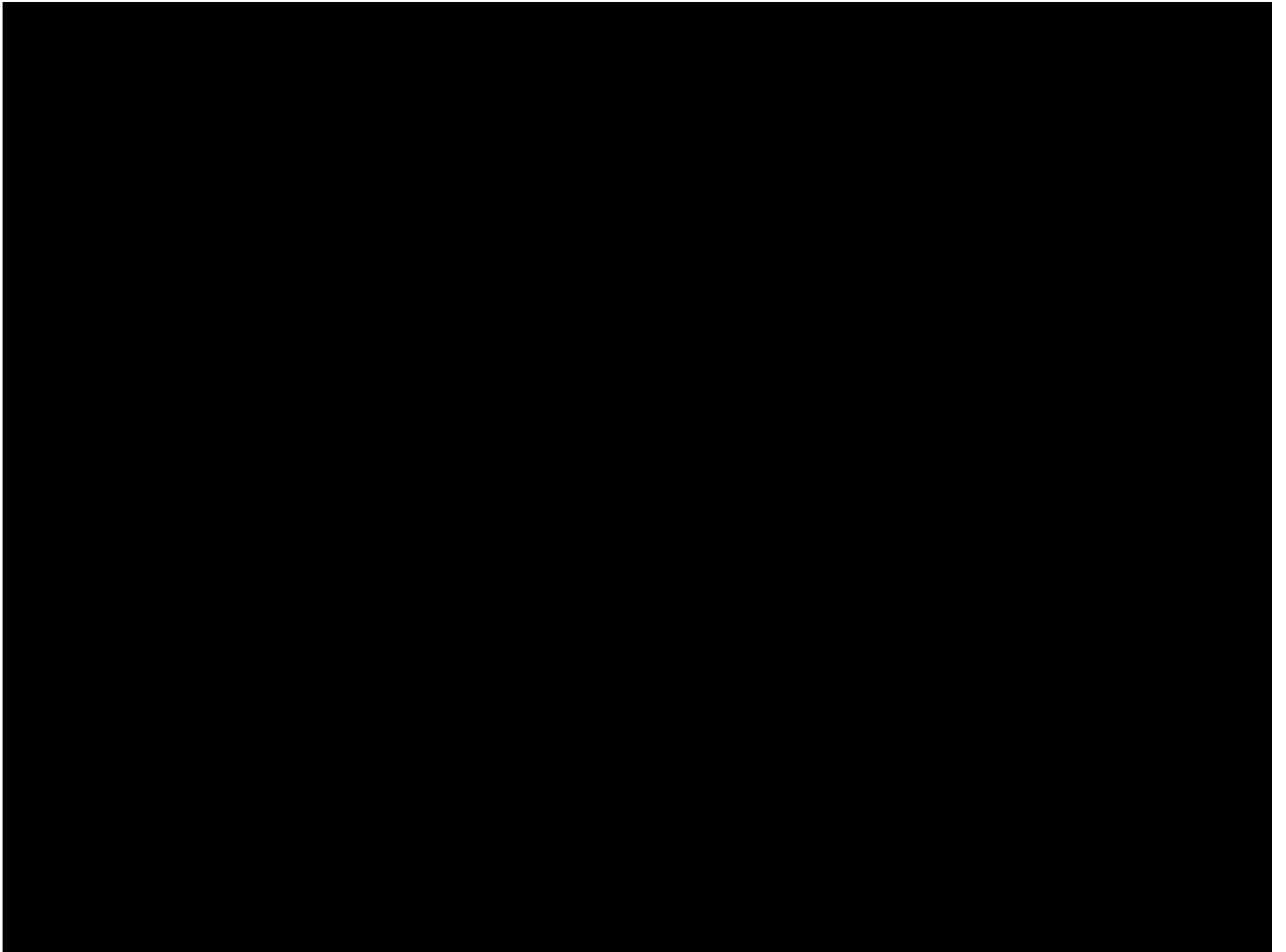
1 Corinthians 9:3 - 12

⁷ Who serves as a soldier at his own expense? Who plants a vineyard and does not eat of its grapes? Who tends a flock and does not drink of the milk?

⁸ Do I say this merely from a human point of view? Doesn't the Law say the same thing? ⁹ For it is written in the Law of Moses: "Do not muzzle an ox while it is treading out the grain." Is it about oxen that God is concerned?

1 Corinthians 9:3 - 12

¹⁰ Surely he says this for us, doesn't he? Yes, this was written for us, because when the plowman plows and the thresher threshes, they ought to do so in the hope of sharing in the harvest. ¹¹ If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? ¹² If others have this right of support from you, shouldn't we have it all the more?



2 Corinthians 8:1 - 5

¹ And now, brothers, we want you to know about the grace that God has given the Macedonian churches. ² Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ³ For I testify that they gave as much as they were able, and even beyond their ability.

2 Corinthians 8:1 - 5

Entirely on their own, ⁴ they urgently pleaded with us for the privilege of sharing in this service to the saints. ⁵
And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.

