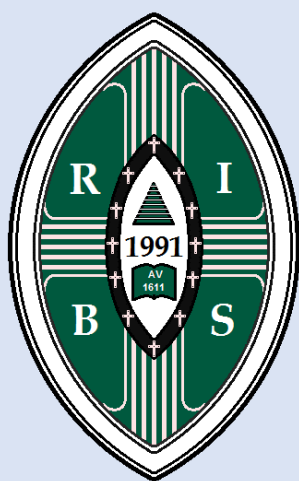


**BAPTIST  
INTERNATIONAL**

School of the Scriptures

Curricula of Teaching Offered by  
Rhode Island Baptist Seminary



Baptist International School of the Scriptures  
and Rhode Island Baptist Seminary  
are Ministries under the Authority of  
Historic Baptist Church  
Wickford, Rhode Island 02852  
[www.HistoricBaptist.org](http://www.HistoricBaptist.org)

Class Number

**204**

Class Title

**CHRISTIAN PRINCIPLES OF  
FINANCE**

Prepared by

N. Sebastian Desent, Ph.D., Th.D., D.D.

Date

March 25, 2019

Credits

1

Level

Associates Level

This Syllabus is Approved for  
Baptist International School of the Scriptures

N. S. Desent, Ph.D., Th.D., D.D.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

This Syllabus is a study on *Christian Principles of Finance*. It provides teaching that will help the student in his personal and ministerial financial understanding and work.

God wants his children to be wise and prosper (read Psalm 1). Discipline, the application of the commandments, and time all work together to prosper a man in the area of finances.

This Syllabus can be used in conjunction with other Class Syllabi, which have Teaching on other subjects.

NOT FOR SALE

All Materials Offered by *Baptist International* are Free of Charge.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### **CHRISTIAN PRINCIPLES OF FINANCE**

A Syllabus Approved for Baptist International School of the Scriptures – 1 Credit.

N. Sebastian Desent, Ph.D., Th.D., D.D.; Pastor, Historic Baptist Church

March 25, 2019

#### **Contents**

Scripture References .....	Page 6
Introduction .....	Page 29
Lesson 1: The Greatest Gift .....	Page 37
Lesson 2: What Does it Profit to Gain World and Lose Soul? .....	Page 40
Lesson 3: Where Your Heart is, there Your Treasures are Also .....	Page 41
Lesson 4: Seek Ye First the Kingdom of God .....	Page 43
Lesson 5: Ye Cannot Serve God and Mammon .....	Page 44
Lesson 6: Faithful in Least, Faithful in Much .....	Page 46
Lesson 7: The Love of Money is the Root of all Evil .....	Page 48
Lesson 8: Buy the Truth and Sell it Not .....	Page 50
Lesson 9: Beware of Covetousness .....	Page 52
Lesson 10: Lay Up Treasures in Heaven .....	Page 54
Lesson 11: Render unto Caesar the Things that are His .....	Page 55
Lesson 12: Give and it Shall be Given unto you .....	Page 57
Lesson 13: Counting the Cost .....	Page 59
Lesson 14: Born Naked, and Leave Naked .....	Page 61

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

Lesson 15: Hard for a Rich Man to Enter Kingdom .....	Page 63
Lesson 16: The Deceitfulness of Riches .....	Page 65
Lesson 17: Leave Houses and Lands .....	Page 66
Lesson 18: Wasted Goods .....	Page 68
Lesson 19: Do Not Sound a Trumpet .....	Page 70
Lesson 20: Sell All You Have and Follow Me .....	Page 71
Lesson 21: Real Riches – Rich Toward God.....	Page 73
Lesson 22: The Blessings and Dangers of Riches .....	Page 75
Lesson 23: To Him that Hath to Him Shall be Given .....	Page 78
Lesson 24: More Blessed to Give than Receive.....	Page 79
Lesson 25: Operate in Abundance, not Necessity.....	Page 81
Lesson 26: Learning to Abound and to Suffer Need.....	Page 89
Lesson 27: In all Labour there is Profit .....	Page 93
Lesson 28: The Curse of Debt and Power of Redemption .....	Page 95
Lesson 29: Usury and Unjust Gain .....	Page 98
Lesson 30: Labour Not to Be Rich.....	Page 100
Lesson 31: Bible Prosperity.....	Page 103
Lesson 32: Rich and Poor Meet Together.....	Page 105
Lesson 33: Covetousness is Idolatry .....	Page 107
Lesson 34: Gold is Good.....	Page 109
Lesson 35: Know the State of Your Flocks.....	Page 111
Lesson 35: Men to Oversee Finances .....	Page 115
Lesson 36: Causes of Poverty .....	Page 118
Lesson 37: Laying Up in Store .....	Page 121

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

Lesson 38: Not Being Chargeable .....	Page 126
Lesson 39: Working Priorities .....	Page 128
Lesson 40: Keeping Ministries out of Debt .....	Page 130
Lesson 41: Basic Church Finances .....	Page 132
Lesson 42: Giving Wisely .....	Page 137
Lesson 43: Church not expressly Built to Support a Pastor .....	Page 140
Lesson 44: Church to Give to Pastor and Students to Give to Teachers .....	Page 142
Lesson 45: Do Not Muzzle the Treading Ox .....	Page 144
Lesson 46: Joseph's Seven-Year Plan .....	Page 146
Lesson 47: Nash's Seven-Year Principle .....	Page 150
Lesson 48: David's and Solomon's Building Program .....	Page 152
Lesson 49: Nash's Big Four .....	Page 156
Lesson 50: The Wisdom of Insurance and Investments .....	Page 158
Lesson 51: Wisdom of Budgeting (Count Cost) .....	Page 162
Lesson 52: Portioned Giving .....	Page 164
Lesson 53: The Rule of 72 .....	Page 165
Lesson 54: The Power of Interest more Powerful than The Power Principle .....	Page 169
Lesson 55: Being the Pattern to Follow .....	Page 173
Addendum – Wisdom from Proverbs .....	Page 175

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

This page intentionally left blank.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Scripture References

John 3

16 For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.

Ephesians 2

8 For by grace are ye saved through faith; and that not of yourselves: it is the gift of God:

Acts 2

38 Then Peter said unto them, Repent, and be baptized every one of you in the name of Jesus Christ for the remission of sins, and ye shall receive the gift of the Holy Ghost.

Romans 1

11 For I long to see you, that I may impart unto you some spiritual gift, to the end ye may be established;

Romans 5

15 But not as the offence, so also is the free gift. For if through the offence of one many be dead, much more the grace of God, and the gift by grace, which is by one man, Jesus Christ, hath abounded unto many.

16 And not as it was by one that sinned, so is the gift: for the judgment was by one to condemnation, but the free gift is of many offences unto justification.

17 For if by one man's offence death reigned by one; much more they which receive abundance of grace and of the gift of righteousness shall reign in life by one, Jesus Christ.)

18 Therefore as by the offence of one judgment came upon all men to condemnation; even so by the righteousness of one the free gift

came upon all men unto justification of life.

Romans 6

23 For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord.

Romans 11

29 For the gifts and calling of God are without repentance.

Romans 12

6 Having then gifts differing according to the grace that is given to us, whether prophecy, let us prophesy according to the proportion of faith;

1 Corinthians 12

1 Now concerning spiritual gifts, brethren, I would not have you ignorant.

2 Ye know that ye were Gentiles, carried away unto these dumb idols, even as ye were led.

3 Wherefore I give you to understand, that no man speaking by the Spirit of God calleth Jesus accursed: and that no man can say that Jesus is the Lord, but by the Holy Ghost.

4 Now there are diversities of gifts, but the same Spirit.

5 And there are differences of administrations, but the same Lord.

6 And there are diversities of operations, but it is the same God which worketh all in all.

2 Corinthians 1

11 Ye also helping together by prayer for us, that for the gift bestowed upon us by the means of many persons thanks may be given by many on our behalf.

Proverbs 10

2 Treasures of wickedness profit nothing: but righteousness delivereth from death.

Proverbs 11

4 Riches profit not in the day of wrath: but righteousness delivereth from death.

Proverbs 14

23 In all labour there is profit: but the talk of the lips tendeth only to penury.

Ecclesiastes 10

10 If the iron be blunt, and he do not whet the edge, then must he put to more strength: but wisdom is profitable to direct.

Isaiah 48

17 Thus saith the LORD, thy Redeemer, the Holy One of Israel; I am the LORD thy God which teacheth thee to profit, which leadeth thee by the way that thou shouldest go.

Matthew 16

26 For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?

Mark 8

36 For what shall it profit a man, if he shall gain the whole world, and lose his own soul?

1 Corinthians 10

33 Even as I please all men in all things, not seeking mine own profit, but the profit of many, that they may be saved.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

1 Corinthians 12

7 But the manifestation of the Spirit is given to every man to profit withal.

1 Corinthians 13

3 And though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, it profiteth me nothing.

Hebrews 4

2 For unto us was the gospel preached, as well as unto them: but the word preached did not profit them, not being mixed with faith in them that heard it.

James 2

14 What doth it profit, my brethren, though a man say he hath faith, and have not works? can faith save him?

1 Kings 7

51 So was ended all the work that king Solomon made for the house of the LORD. And Solomon brought in the things which David his father had dedicated; even the silver, and the gold, and the vessels, did he put among the treasures of the house of the LORD.

Proverbs 8

10 Receive my instruction, and not silver; and knowledge rather than choice gold.

11 For wisdom is better than rubies; and all the things that may be desired are not to be compared to it.

12 I wisdom dwell with prudence, and find out knowledge of witty inventions.

13 The fear of the LORD is to hate evil: pride, and arrogancy, and the evil way, and the froward mouth, do I hate.

14 Counsel is mine, and sound wisdom: I am understanding; I have strength.

15 By me kings reign, and princes decree justice.

16 By me princes rule, and nobles, even all the judges of the earth.

17 I love them that love me; and those that seek me early shall find me.

18 Riches and honour are with me; yea, durable riches and righteousness.

19 My fruit is better than gold, yea, than fine gold; and my revenue than choice silver.

20 I lead in the way of righteousness, in the midst of the paths of judgment:

21 That I may cause those that love me to inherit substance; and I will fill their treasures.

Proverbs 10

2 Treasures of wickedness profit nothing: but righteousness delivereth from death.

Proverbs 21

6 The getting of treasures by a lying tongue is a vanity tossed to and fro of them that seek death.

20 There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

Isaiah 33

6 And wisdom and knowledge shall be the stability of thy times, and strength of salvation: the fear of the LORD is his treasure.

Matthew 2

11 And when they were come into the house, they saw the young child with Mary his mother, and fell down, and worshipped him: and when they had opened their treasures, they presented unto him gifts; gold, and frankincense, and myrrh.

Matthew 6

19 Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:

20 But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:

21 For where your treasure is, there will your heart be also.

Matthew 12

35 A good man out of the good treasure of the heart bringeth forth good things: and an evil man out of the evil treasure bringeth forth evil things.

Matthew 13

44 Again, the kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth that field.

52 Then said he unto them, Therefore every scribe which is instructed unto the kingdom of heaven is like unto a man that is an householder, which bringeth forth out of his treasure things new and old.

Matthew 19

21 Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me.

Mark 10

21 Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me.



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

Luke 6

45 A good man out of the good treasure of his heart bringeth forth that which is good; and an evil man out of the evil treasure of his heart bringeth forth that which is evil: for of the abundance of the heart his mouth speaketh.

Luke 12

21 So is he that layeth up treasure for himself, and is not rich toward God.

33 Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth.

34 For where your treasure is, there will your heart be also.

Luke 18

22 Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me.

2 Corinthians 4

7 But we have this treasure in earthen vessels, that the excellency of the power may be of God, and not of us.

Hebrews 11

26 Esteeming the reproach of Christ greater riches than the treasures in Egypt: for he had respect unto the recompence of the reward.

James 5

3 Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days.

Matthew 6

33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

Exodus 18

21 Moreover thou shalt provide out of all the people able men, such as fear God, men of truth, hating covetousness; and place such over them, to be rulers of thousands, and rulers of hundreds, rulers of fifties, and rulers of tens:

Exodus 20

17 Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's.

Deuteronomy 5

21 Neither shalt thou desire thy neighbour's wife, neither shalt thou covet thy neighbour's house, his field, or his manservant, or his maidservant, his ox, or his ass, or any thing that is thy neighbour's.

Joshua 7

21 When I saw among the spoils a goodly Babylonish garment, and two hundred shekels of silver, and a wedge of gold of fifty shekels weight, then I coveted them, and took them; and, behold, they are hid in the earth in the midst of my tent, and the silver under it.

Psalms 10

3 For the wicked boasteth of his heart's desire, and blesseth the covetous, whom the LORD abhorreth.

Psalms 119

36 Incline my heart unto thy testimonies, and not to covetousness.

Proverbs 21

26 He coveteth greedily all the day long: but the righteous giveth and spareth not.

Proverbs 28

16 The prince that wanteth understanding is also a great oppressor: but he that hateth covetousness shall prolong his days.

Jeremiah 6

13 For from the least of them even unto the greatest of them every one is given to covetousness; and from the prophet even unto the priest every one dealeth falsely.

Ezekiel 33

31 And they come unto thee as the people cometh, and they sit before thee as my people, and they hear thy words, but they will not do them: for with their mouth they shew much love, but their heart goeth after their covetousness.

Habakkuk 2

9 Woe to him that coveteth an evil covetousness to his house, that he may set his nest on high, that he may be delivered from the power of evil!

Mark 7

20 And he said, That which cometh out of the man, that defileth the man.

21 For from within, out of the heart of men, proceed evil thoughts, adulteries, fornications, murders,

22 Thefts, covetousness, wickedness, deceit,

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

lasciviousness, an evil eye, blasphemy, pride, foolishness:  
23 All these evil things come from within, and defile the man.

Luke 12

15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

Luke 16

14 And the Pharisees also, who were covetous, heard all these things: and they derided him.

Acts.20

33 I have coveted no man's silver, or gold, or apparel.

Romans 1

29 Being filled with all unrighteousness, fornication, wickedness, covetousness, maliciousness; full of envy, murder, debate, deceit, malignity; whisperers,

Romans 7

7 What shall we say then? Is the law sin? God forbid. Nay, I had not known sin, but by the law: for I had not known lust, except the law had said, Thou shalt not covet.

Romans 13

9 For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if there be any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself.

1 Corinthians 5

10 Yet not altogether with the fornicators of this world, or with the covetous, or extortioners, or

with idolaters; for then must ye needs go out of the world.

11 But now I have written unto you not to keep company, if any man that is called a brother be a fornicator, or covetous, or an idolater, or a railer, or a drunkard, or an extortioner; with such an one no not to eat.

1 Corinthians 6

9 Know ye not that the unrighteous shall not inherit the kingdom of God? Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind,  
10 Nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God.

1 Corinthians 12

31 But covet earnestly the best gifts: and yet shew I unto you a more excellent way.

1 Corinthians 14

39 Wherefore, brethren, covet to prophesy, and forbid not to speak with tongues.

2 Corinthians 9

5 Therefore I thought it necessary to exhort the brethren, that they would go before unto you, and make up beforehand your bounty, whereof ye had notice before, that the same might be ready, as a matter of bounty, and not as of covetousness.

Ephesians 5

3 But fornication, and all uncleanness, or covetousness, let it not be once named among you, as becometh saints;

5 For this ye know, that no whoremonger, nor unclean person, nor covetous man, who is an idolater, hath any inheritance

in the kingdom of Christ and of God.

Colossians 3

5 Mortify therefore your members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry:

1 Thessalonians 2

5 For neither at any time used we flattering words, as ye know, nor a cloke of covetousness; God is witness:

1 Timothy 3

3 Not given to wine, no striker, not greedy of filthy lucre; but patient, not a brawler, not covetous;

1 Timothy 6

10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

2 Timothy 3

2 For men shall be lovers of their own selves, covetous, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy,

Hebrews 13

5 Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

2 Peter 2

3 And through covetousness shall they with feigned words make merchandise of you: whose judgment now of a long time lingereth not, and their damnation slumbereth not.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

14 Having eyes full of adultery, and that cannot cease from sin; beguiling unstable souls: an heart they have exercised with covetous practices; cursed children:

Matthew 22

15 Then went the Pharisees, and took counsel how they might entangle him in his talk.

16 And they sent out unto him their disciples with the Herodians, saying, Master, we know that thou art true, and teachest the way of God in truth, neither carest thou for any man: for thouregardest not the person of men.

17 Tell us therefore, What thinkest thou? Is it lawful to give tribute unto Caesar, or not?

18 But Jesus perceived their wickedness, and said, Why tempt ye me, ye hypocrites?

19 Shew me the tribute money. And they brought unto him a penny.

20 And he saith unto them, Whose is this image and superscription?

21 They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's.

22 When they had heard these words, they marvelled, and left him, and went their way.

Mark 12

14 And when they were come, they say unto him, Master, we know that thou art true, and carest for no man: for thouregardest not the person of men, but teachest the way of God in truth: Is it lawful to give tribute to Caesar, or not?

16 And they brought it. And he saith unto them, Whose is this image and superscription? And they said unto him, Caesar's.

17 And Jesus answering said unto them, Render to Caesar the things that are Caesar's, and to God the things that are God's. And they marvelled at him.

Luke 20

22 Is it lawful for us to give tribute unto Caesar, or no?

24 Shew me a penny. Whose image and superscription hath it? They answered and said, Caesar's.

25 And he said unto them, Render therefore unto Caesar the things which be Caesar's, and unto God the things which be God's.

Matthew 7

7 Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you:

Matthew 13

12 For whosoever hath, to him shall be given, and he shall have more abundance: but whosoever hath not, from him shall be taken away even that he hath.

Matthew 25

29 For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath.

Mark 4

25 For he that hath, to him shall be given: and he that hath not, from him shall be taken even that which he hath.

Luke 6

38 Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

Luke 8

18 Take heed therefore how ye hear: for whosoever hath, to him shall be given; and whosoever hath not, from him shall be taken even that which he seemeth to have.

Luke 11

9 And I say unto you, Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you.

James 1

5 If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him.

Luke 14

25 And there went great multitudes with him: and he turned, and said unto them,

26 If any man come to me, and hate not his father, and mother, and wife, and children, and brethren, and sisters, yea, and his own life also, he cannot be my disciple.

27 And whosoever doth not bear his cross, and come after me, cannot be my disciple.

28 For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?

29 Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him,

30 Saying, This man began to build, and was not able to finish.

31 Or what king, going to make war against another king, sitteth not down first, and consulteth whether he be able with ten thousand to meet him that cometh against him with twenty thousand?

32 Or else, while the other is yet a great way off, he sendeth an

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

ambassage, and desireth conditions of peace.

33 So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple.

34 Salt is good: but if the salt have lost his savour, wherewith shall it be seasoned?

35 It is neither fit for the land, nor yet for the dunghill; but men cast it out. He that hath ears to hear, let him hear.

Job 1

21 And said, Naked came I out of my mother's womb, and naked shall I return thither: the LORD gave, and the LORD hath taken away; blessed be the name of the LORD.

1 Timothy 6

6 But godliness with contentment is great gain.

7 For we brought nothing into this world, and it is certain we can carry nothing out.

8 And having food and raiment let us be therewith content.

9 But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.

10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

Proverbs 10

15 The rich man's wealth is his strong city: the destruction of the poor is their poverty.

Proverbs 18

11 The rich man's wealth is his strong city, and as an high wall in his own conceit.

Proverbs 28

11 The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.

Jeremiah 9

23 Thus saith the LORD, Let not the wise man glory in his wisdom, neither let the mighty man glory in his might, let not the rich man glory in his riches:

Matthew 19

23 Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven.

24 And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.

Matthew 27

57 When the even was come, there came a rich man of Arimathaea, named Joseph, who also himself was Jesus' disciple:

Mark 10

25 It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.

Luke 12

13 And one of the company said unto him, Master, speak to my brother, that he divide the inheritance with me.

14 And he said unto him, Man, who made me a judge or a divider over you?

15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

16 And he spake a parable unto them, saying, The ground of a

certain rich man brought forth plentifully:

17 And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

18 And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

19 And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?

21 So is he that layeth up treasure for himself, and is not rich toward God.

22 And he said unto his disciples, Therefore I say unto you, Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on.

23 The life is more than meat, and the body is more than raiment.

24 Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls?

25 And which of you with taking thought can add to his stature one cubit?

26 If ye then be not able to do that thing which is least, why take ye thought for the rest?

27 Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these.

28 If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith?

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

29 And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind.  
30 For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things.  
31 But rather seek ye the kingdom of God; and all these things shall be added unto you.  
32 Fear not, little flock; for it is your Father's good pleasure to give you the kingdom.  
33 Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth.  
34 For where your treasure is, there will your heart be also.

Luke 16

1 And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.  
2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.  
3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.  
4 I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses.  
5 So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?  
6 And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty.  
7 Then said he to another, And how much owest thou? And he said, An hundred measures of

wheat. And he said unto him, Take thy bill, and write fourscore.

8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

14 And the Pharisees also, who were covetous, heard all these things: and they derided him.

15 And he said unto them, Ye are they which justify yourselves before men; but God knoweth your hearts: for that which is highly esteemed among men is abomination in the sight of God.

16 The law and the prophets were until John: since that time the kingdom of God is preached, and every man presseth into it.

17 And it is easier for heaven and earth to pass, than one tittle of the law to fail.

18 Whosoever putteth away his wife, and marrieth another, committeth adultery: and whosoever marrieth her that is

put away from her husband committeth adultery.

19 There was a certain rich man, which was clothed in purple and fine linen, and fared sumptuously every day:

20 And there was a certain beggar named Lazarus, which was laid at his gate, full of sores,

21 And desiring to be fed with the crumbs which fell from the rich man's table: moreover the dogs came and licked his sores.

22 And it came to pass, that the beggar died, and was carried by the angels into Abraham's bosom: the rich man also died, and was buried;

23 And in hell he lift up his eyes, being in torments, and seeth Abraham afar off, and Lazarus in his bosom.

24 And he cried and said, Father Abraham, have mercy on me, and send Lazarus, that he may dip the tip of his finger in water, and cool my tongue; for I am tormented in this flame.

25 But Abraham said, Son, remember that thou in thy lifetime receivedst thy good things, and likewise Lazarus evil things: but now he is comforted, and thou art tormented.

26 And beside all this, between us and you there is a great gulf fixed: so that they which would pass from hence to you cannot; neither can they pass to us, that would come from thence.

27 Then he said, I pray thee therefore, father, that thou wouldest send him to my father's house:

28 For I have five brethren; that he may testify unto them, lest they also come into this place of torment.

29 Abraham saith unto him, They have Moses and the prophets; let them hear them.

30 And he said, Nay, father Abraham: but if one went unto

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

them from the dead, they will repent.

31 And he said unto him, If they hear not Moses and the prophets, neither will they be persuaded, though one rose from the dead.

Luke 18

25 For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God.

James 1

11 For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways.

Matthew 13

22 He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful.

Mark 4

19 And the cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word, and it becometh unfruitful.

2Corinthians 4

2 But have renounced the hidden things of dishonesty, not walking in craftiness, nor handling the word of God deceitfully; but by manifestation of the truth commending ourselves to every man's conscience in the sight of God.

2 Corinthians 11

13 For such are false apostles, deceitful workers, transforming themselves into the apostles of Christ.

Ephesians 4

22 That ye put off concerning the former conversation the old man, which is corrupt according to the deceitful lusts;

1 Timothy 6

6 But godliness with contentment is great gain.

7 For we brought nothing into this world, and it is certain we can carry nothing out.

8 And having food and raiment let us be therewith content.

9 But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.

10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

11 But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.

Matthew 19

29 And every one that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name's sake, shall receive an hundredfold, and shall inherit everlasting life.

Mark 10

29 And Jesus answered and said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's,

30 But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life.

Acts.4

34 Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold,

Matthew 26

8 But when his disciples saw it, they had indignation, saying, To what purpose is this waste?

Mark 14

4 And there were some that had indignation within themselves, and said, Why was this waste of the ointment made?

Luke 15

13 And not many days after the younger son gathered all together, and took his journey into a far country, and there wasted his substance with riotous living.

Luke 16

1 And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

John.6

12 When they were filled, he said unto his disciples, Gather up the fragments that remain, that nothing be lost.

13 Therefore they gathered them together, and filled twelve baskets with the fragments of the five barley loaves, which remained over and above unto them that had eaten.

Matthew 6

2 Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

have glory of men. Verily I say unto you, They have their reward.

Luke 18

22 Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me.

Matthew 13

44 Again, the kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth that field.

Matthew 19

21 Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me.

Mark 10

21 Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me.

Luke 12

33 Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth.

Luke 18

22 Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me.

James 4

13 Go to now, ye that say, To day or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain:

14 Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away.

15 For that ye ought to say, If the Lord will, we shall live, and do this, or that.

16 But now ye rejoice in your boastings: all such rejoicing is evil.

17 Therefore to him that knoweth to do good, and doeth it not, to him it is sin.

Luke 12

21 So is he that layeth up treasure for himself, and is not rich toward God.

Acts.20

35 I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.

Philippians 4

10 But I rejoiced in the Lord greatly, that now at the last your care of me hath flourished again; wherein ye were also careful, but ye lacked opportunity.

11 Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content.

12 I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need.

13 I can do all things through Christ which strengtheneth me.

14 Notwithstanding ye have well done, that ye did communicate with my affliction.

15 Now ye Philippians know also, that in the beginning of the gospel, when I departed from Macedonia, no church communicated with me as concerning giving and receiving, but ye only.

16 For even in Thessalonica ye sent once and again unto my necessity.

17 Not because I desire a gift: but I desire fruit that may abound to your account.

18 But I have all, and abound: I am full, having received of Epaphroditus the things which were sent from you, an odour of a sweet smell, a sacrifice acceptable, wellpleasing to God.

19 But my God shall supply all your need according to his riches in glory by Christ Jesus.

Proverbs 22

26 Be not thou one of them that strike hands, or of them that are sureties for debts.

Matthew 6

12 And forgive us our debts, as we forgive our debtors.

Matthew 18

21 Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him? till seven times?

22 Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven.

23 Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants.

24 And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents.

25 But forasmuch as he had not to pay, his lord commanded him

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

to be sold, and his wife, and children, and all that he had, and payment to be made.

26 The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all.

27 Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.

28 But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest.

29 And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all.

30 And he would not: but went and cast him into prison, till he should pay the debt.

31 So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done.

32 Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me:

33 Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee?

34 And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him.

35 So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.

Luke 7

36 And one of the Pharisees desired him that he would eat with him. And he went into the

Pharisee's house, and sat down to meat.

37 And, behold, a woman in the city, which was a sinner, when she knew that Jesus sat at meat in the Pharisee's house, brought an alabaster box of ointment,

38 And stood at his feet behind him weeping, and began to wash his feet with tears, and did wipe them with the hairs of her head, and kissed his feet, and anointed them with the ointment.

39 Now when the Pharisee which had bidden him saw it, he spake within himself, saying, This man, if he were a prophet, would have known who and what manner of woman this is that toucheth him: for she is a sinner.

40 And Jesus answering said unto him, Simon, I have somewhat to say unto thee. And he saith, Master, say on.

41 There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty.

42 And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most?

43 Simon answered and said, I suppose that he, to whom he forgave most. And he said unto him, Thou hast rightly judged.

Romans 1

14 I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise.

Romans 4

4 Now to him that worketh is the reward not reckoned of grace, but of debt.

Romans 8

12 Therefore, brethren, we are debtors, not to the flesh, to live after the flesh.

13 For if ye live after the flesh, ye shall die: but if ye through the Spirit do mortify the deeds of the body, ye shall live.

Exodus 22

25 If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.

Leviticus 25

36 Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee.

37 Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase.

Deuteronomy 23

19 Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury:

20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.

Psalms 15

5 He that putteth not out his money to usury, nor taketh reward against the innocent. He that doeth these things shall never be moved.

Proverbs 28

8 He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.

Matthew 25

27 Thou oughtest therefore to have put my money to the exchangers, and then at my



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

coming I should have received mine own with usury.

Luke 19

23 Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury?

Joshua 1

7 Only be thou strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest.

8 This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.

1 Kings 2

3 And keep the charge of the LORD thy God, to walk in his ways, to keep his statutes, and his commandments, and his judgments, and his testimonies, as it is written in the law of Moses, that thou mayest prosper in all that thou doest, and whithersoever thou turnest thyself:

1 Kings 10

7 Howbeit I believed not the words, until I came, and mine eyes had seen it: and, behold, the half was not told me: thy wisdom and prosperity exceedeth the fame which I heard.

2 Kings 18

7 And the LORD was with him; and he prospered whithersoever he went forth: and he rebelled

against the king of Assyria, and served him not.

1 Chronicles 22

11 Now, my son, the LORD be with thee; and prosper thou, and build the house of the LORD thy God, as he hath said of thee.

13 Then shalt thou prosper, if thou takest heed to fulfil the statutes and judgments which the LORD charged Moses with concerning Israel: be strong, and of good courage; dread not, nor be dismayed.

1 Chronicles 29

23 Then Solomon sat on the throne of the LORD as king instead of David his father, and prospered; and all Israel obeyed him.

2 Chronicles 7

11 Thus Solomon finished the house of the LORD, and the king's house: and all that came into Solomon's heart to make in the house of the LORD, and in his own house, he prosperously effected.

2 Chronicles 26

5 And he sought God in the days of Zechariah, who had understanding in the visions of God: and as long as he sought the LORD, God made him to prosper.

Psalms 1

3 And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither; and whatsoever he doeth shall prosper.

Psalms 35

27 Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the LORD be

magnified, which hath pleasure in the prosperity of his servant.

Psalms 118

25 Save now, I beseech thee, O LORD: O LORD, I beseech thee, send now prosperity.

Psalms 122

6 Pray for the peace of Jerusalem: they shall prosper that love thee.

Proverbs 1

32 For the turning away of the simple shall slay them, and the prosperity of fools shall destroy them.

Proverbs 17

8 A gift is as a precious stone in the eyes of him that hath it: whithersoever it turneth, it prospereth.

Proverbs 28

13 He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy.

Isaiah 55

11 So shall my word be that goeth forth out of my mouth: it shall not return unto me void, but it shall accomplish that which I please, and it shall prosper in the thing whereto I sent it.

Daniel 6

28 So this Daniel prospered in the reign of Darius, and in the reign of Cyrus the Persian.

1 Corinthians 16

2 Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.

3 John 1

2 Beloved, I wish above all things that thou mayest prosper

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

and be in health, even as thy soul prospereth.

Proverbs 22

2 The rich and poor meet together: the LORD is the maker of them all.

2 Corinthians 9

5 Therefore I thought it necessary to exhort the brethren, that they would go before unto you, and make up beforehand your bounty, whereof ye had notice before, that the same might be ready, as a matter of bounty, and not as of covetousness.

Ephesians 5

3 But fornication, and all uncleanness, or covetousness, let it not be once named among you, as becometh saints;

Colossians 3

5 Mortify therefore your members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry:

1 Thessalonians 2

5 For neither at any time used we flattering words, as ye know, nor a cloke of covetousness; God is witness:

Hebrews 13

5 Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

2 Peter 2

3 And through covetousness shall they with feigned words make merchandise of you: whose judgment now of a long time

lingereth not, and their damnation slumbereth not.

Genesis 2

11 The name of the first is Pison: that is it which compasseth the whole land of Havilah, where there is gold;

12 And the gold of that land is good: there is bdellium and the onyx stone.

Exodus 20

23 Ye shall not make with me gods of silver, neither shall ye make unto you gods of gold.

Exodus 38

24 All the gold that was occupied for the work in all the work of the holy place, even the gold of the offering, was twenty and nine talents, and seven hundred and thirty shekels, after the shekel of the sanctuary.

Job 23

10 But he knoweth the way that I take: when he hath tried me, I shall come forth as gold.

Proverbs 17

3 The fining pot is for silver, and the furnace for gold: but the LORD trieth the hearts.

Proverbs 20

15 There is gold, and a multitude of rubies: but the lips of knowledge are a precious jewel.

Proverbs 22

1 A good name is rather to be chosen than great riches, and loving favour rather than silver and gold.

Proverbs 25

11 A word fitly spoken is like apples of gold in pictures of silver.

12 As an earring of gold, and an ornament of fine gold, so is a

wise reprovener upon an obedient ear.

Haggai 2

8 The silver is mine, and the gold is mine, saith the LORD of hosts.

Matthew 23

16 Woe unto you, ye blind guides, which say, Whosoever shall swear by the temple, it is nothing; but whosoever shall swear by the gold of the temple, he is a debtor!

17 Ye fools and blind: for whether is greater, the gold, or the temple that sanctifieth the gold?

Acts.3

6 Then Peter said, Silver and gold have I none; but such as I have give I thee: In the name of Jesus Christ of Nazareth rise up and walk.

1 Corinthians 3

12 Now if any man build upon this foundation gold, silver, precious stones, wood, hay, stubble;

2 Timothy 2

20 But in a great house there are not only vessels of gold and of silver, but also of wood and of earth; and some to honour, and some to dishonour.

James 5

3 Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days.

1 Peter 1

7 That the trial of your faith, being much more precious than of gold that perisheth, though it be tried with fire, might be found

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

unto praise and honour and glory at the appearing of Jesus Christ:

### Revelation 1

12 And I turned to see the voice that spake with me. And being turned, I saw seven golden candlesticks;

13 And in the midst of the seven candlesticks one like unto the Son of man, clothed with a garment down to the foot, and girt about the paps with a golden girdle.

20 The mystery of the seven stars which thou sawest in my right hand, and the seven golden candlesticks. The seven stars are the angels of the seven churches: and the seven candlesticks which thou sawest are the seven churches.

### Revelation 2

1 Unto the angel of the church of Ephesus write; These things saith he that holdeth the seven stars in his right hand, who walketh in the midst of the seven golden candlesticks;

### Revelation 3

18 I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.

### Revelation 4

4 And round about the throne were four and twenty seats: and upon the seats I saw four and twenty elders sitting, clothed in white raiment; and they had on their heads crowns of gold.

### Revelation 5

8 And when he had taken the book, the four beasts and four and twenty elders fell down

before the Lamb, having every one of them harps, and golden vials full of odours, which are the prayers of saints.

### Revelation 8

3 And another angel came and stood at the altar, having a golden censer; and there was given unto him much incense, that he should offer it with the prayers of all saints upon the golden altar which was before the throne.

### Revelation 14

14 And I looked, and behold a white cloud, and upon the cloud one sat like unto the Son of man, having on his head a golden crown, and in his hand a sharp sickle.

### Revelation 15

6 And the seven angels came out of the temple, having the seven plagues, clothed in pure and white linen, and having their breasts girded with golden girdles.

7 And one of the four beasts gave unto the seven angels seven golden vials full of the wrath of God, who liveth for ever and ever.

### Revelation 21

15 And he that talked with me had a golden reed to measure the city, and the gates thereof, and the wall thereof.

18 And the building of the wall of it was of jasper: and the city was pure gold, like unto clear glass.

21 And the twelve gates were twelve pearls; every several gate was of one pearl: and the street of the city was pure gold, as it were transparent glass.

### Proverbs 27

23 Be thou diligent to know the state of thy flocks, and look well to thy herds.

24 For riches are not for ever: and doth the crown endure to every generation?

25 The hay appeareth, and the tender grass sheweth itself, and herbs of the mountains are gathered.

26 The lambs are for thy clothing, and the goats are the price of the field.

27 And thou shalt have goats' milk enough for thy food, for the food of thy household, and for the maintenance for thy maidens.

### Proverbs 6

1 My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger,

2 Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth.

3 Do this now, my son, deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend.

4 Give not sleep to thine eyes, nor slumber to thine eyelids.

5 Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.

6 Go to the ant, thou sluggard; consider her ways, and be wise:

7 Which having no guide, overseer, or ruler,

8 Provideth her meat in the summer, and gathereth her food in the harvest.

9 How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep?

10 Yet a little sleep, a little slumber, a little folding of the hands to sleep:

11 So shall thy poverty come as one that travelleth, and thy want as an armed man.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

12 A naughty person, a wicked man, walketh with a froward mouth.

Proverbs 11

24 There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.

Proverbs 13

18 Poverty and shame shall be to him that refuseth instruction: but he that regardeth reproof shall be honoured.

Proverbs 20

13 Love not sleep, lest thou come to poverty; open thine eyes, and thou shalt be satisfied with bread.

Proverbs 24

30 I went by the field of the slothful, and by the vineyard of the man void of understanding; 31 And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down.

32 Then I saw, and considered it well: I looked upon it, and received instruction.

33 Yet a little sleep, a little slumber, a little folding of the hands to sleep:

34 So shall thy poverty come as one that travelleth; and thy want as an armed man.

Proverbs 28

19 He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

22 He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.

Proverbs 30

8 Remove far from me vanity and lies: give me neither poverty nor

riches; feed me with food convenient for me:

Proverbs 31

7 Let him drink, and forget his poverty, and remember his misery no more.

2Corinthians 8

2 How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality.

9 For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

Revelation 2

9 I know thy works, and tribulation, and poverty, (but thou art rich) and I know the blasphemy of them which say they are Jews, and are not, but are the synagogue of Satan.

Genesis 41

36 And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not through the famine.

56 And the famine was over all the face of the earth: and Joseph opened all the storehouses, and sold unto the Egyptians; and the famine waxed sore in the land of Egypt.

Luke 12

24 Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls?

1 Corinthians 16

2 Upon the first day of the week let every one of you lay by him in store, as God hath prospered him,

that there be no gatherings when I come.

1 Timothy 6

19 Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.

Deuteronomy 25

4 Thou shalt not muzzle the ox when he treadeth out the corn.

1 Corinthians 9

9 For it is written in the law of Moses, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen?

1 Timothy 5

18 For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward.

Galatians 6

1 Brethren, if a man be overtaken in a fault, ye which are spiritual, restore such an one in the spirit of meekness; considering thyself, lest thou also be tempted.

2 Bear ye one another's burdens, and so fulfil the law of Christ.

3 For if a man think himself to be something, when he is nothing, he deceiveth himself.

4 But let every man prove his own work, and then shall he have rejoicing in himself alone, and not in another.

5 For every man shall bear his own burden.

6 Let him that is taught in the word communicate unto him that teacheth in all good things.

7 Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap.

8 For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

shall of the Spirit reap life everlasting.

9 And let us not be weary in well doing: for in due season we shall reap, if we faint not.

10 As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith.

2 Timothy 2

6 The husbandman that laboureth must be first partaker of the fruits.

Matthew 9

37 Then saith he unto his disciples, The harvest truly is plenteous, but the labourers are few;

38 Pray ye therefore the Lord of the harvest, that he will send forth labourers into his harvest.

Matthew 11

28 Come unto me, all ye that labour and are heavy laden, and I will give you rest.

Matthew 20

1 For the kingdom of heaven is like unto a man that is an householder, which went out early in the morning to hire labourers into his vineyard.

2 And when he had agreed with the labourers for a penny a day, he sent them into his vineyard.

8 So when even was come, the lord of the vineyard saith unto his steward, Call the labourers, and give them their hire, beginning from the last unto the first.

Luke 10

2 Therefore said he unto them, The harvest truly is great, but the labourers are few: pray ye therefore the Lord of the harvest, that he would send forth labourers into his harvest.

7 And in the same house remain, eating and drinking such things

as they give: for the labourer is worthy of his hire. Go not from house to house.

John 4

38 I sent you to reap that whereon ye bestowed no labour: other men laboured, and ye are entered into their labours.

John 6

27 Labour not for the meat which perisheth, but for that meat which endureth unto everlasting life, which the Son of man shall give unto you: for him hath God the Father sealed.

Acts 20

35 I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.

35 I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.

Romans 16

6 Greet Mary, who bestowed much labour on us.

12 Salute Tryphena and Tryphosa, who labour in the Lord. Salute the beloved Persis, which laboured much in the Lord.

1 Corinthians 3

8 Now he that planteth and he that watereth are one: and every man shall receive his own reward according to his own labour.

9 For we are labourers together with God: ye are God's husbandry, ye are God's building.

1 Corinthians 4

12 And labour, working with our own hands: being reviled, we bless; being persecuted, we suffer it:

1 Corinthians 15

10 But by the grace of God I am what I am: and his grace which was bestowed upon me was not in vain; but I laboured more abundantly than they all: yet not I, but the grace of God which was with me.

58 Therefore, my beloved brethren, be ye steadfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord.

1 Corinthians 16

16 That ye submit yourselves unto such, and to every one that helpeth with us, and laboureth.

2 Corinthians 5

9 Wherefore we labour, that, whether present or absent, we may be accepted of him.

2 Corinthians 6

5 In stripes, in imprisonments, in tumults, in labours, in watchings, in fastings;

2 Corinthians 10

15 Not boasting of things without our measure, that is, of other men's labours; but having hope, when your faith is increased, that we shall be enlarged by you according to our rule abundantly,

2 Corinthians 11

23 Are they ministers of Christ? (I speak as a fool) I am more; in labours more abundant, in stripes above measure, in prisons more frequent, in deaths oft.

Ephesians 4

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

28 Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

Philippians 2

16 Holding forth the word of life; that I may rejoice in the day of Christ, that I have not run in vain, neither laboured in vain.

25 Yet I supposed it necessary to send to you Epaphroditus, my brother, and companion in labour, and fellowsoldier, but your messenger, and he that ministered to my wants.

Philippians 4

3 And I intreat thee also, true yokefellow, help those women which laboured with me in the gospel, with Clement also, and with other my fellowlabourers, whose names are in the book of life.

Colossians 4

12 Epaphras, who is one of you, a servant of Christ, saluteth you, always labouring fervently for you in prayers, that ye may stand perfect and complete in all the will of God.

1 Thessalonians 1

3 Remembering without ceasing your work of faith, and labour of love, and patience of hope in our Lord Jesus Christ, in the sight of God and our Father;

1 Thessalonians 2

9 For ye remember, brethren, our labour and travail: for labouring night and day, because we would not be chargeable unto any of you, we preached unto you the gospel of God.

1 Thessalonians 5

12 And we beseech you, brethren, to know them which labour among you, and are over

you in the Lord, and admonish you;

2 Thessalonians 3

8 Neither did we eat any man's bread for nought; but wrought with labour and travail night and day, that we might not be chargeable to any of you:

1 Timothy 4

10 For therefore we both labour and suffer reproach, because we trust in the living God, who is the Saviour of all men, specially of those that believe.

1 Timothy 5

17 Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine.

18 For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward.

2 Timothy 2

6 The husbandman that laboreth must be first partaker of the fruits.

Hebrews 6

10 For God is not unrighteous to forget your work and labour of love, which ye have shewed toward his name, in that ye have ministered to the saints, and do minister.

James 5

4 Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth.

Revelation 2

2 I know thy works, and thy labour, and thy patience, and how thou canst not bear them

which are evil: and thou hast tried them which say they are apostles, and are not, and hast found them liars:

3 And hast borne, and hast patience, and for my name's sake hast laboured, and hast not fainted.

2 Corinthians 8

4 Praying us with much intreaty that we would receive the gift, and take upon us the fellowship of the ministering to the saints.

Philippians 4

17 Not because I desire a gift: but I desire fruit that may abound to your account.

1 Timothy 4

14 Neglect not the gift that is in thee, which was given thee by prophecy, with the laying on of the hands of the presbytery.

2 Timothy 1

6 Wherefore I put thee in remembrance that thou stir up the gift of God, which is in thee by the putting on of my hands.

James 1

17 Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.

Genesis 13

2 And Abram was very rich in cattle, in silver, and in gold.

1 Samuel 2

7 The LORD maketh poor, and maketh rich: he bringeth low, and lifteth up.

1 Kings 3

10 And the speech pleased the Lord, that Solomon had asked this thing.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

11 And God said unto him, Because thou hast asked this thing, and hast not asked for thyself long life; neither hast asked riches for thyself, nor hast asked the life of thine enemies; but hast asked for thyself understanding to discern judgment;

12 Behold, I have done according to thy words: lo, I have given thee a wise and an understanding heart; so that there was none like thee before thee, neither after thee shall any arise like unto thee.

13 And I have also given thee that which thou hast not asked, both riches, and honour: so that there shall not be any among the kings like unto thee all thy days.

1 Kings 10

23 So king Solomon exceeded all the kings of the earth for riches and for wisdom.

1 Chronicles 29

28 And he died in a good old age, full of days, riches, and honour: and Solomon his son reigned in his stead.

Psalm 37

16 A little that a righteous man hath is better than the riches of many wicked.

Psalm 49

6 They that trust in their wealth, and boast themselves in the multitude of their riches;

7 None of them can by any means redeem his brother, nor give to God a ransom for him:

8 (For the redemption of their soul is precious, and it ceaseth for ever:)

Psalm 62

10 Trust not in oppression, and become not vain in robbery: if

riches increase, set not your heart upon them.

Psalm 112

1 Praise ye the LORD. Blessed is the man that feareth the LORD, that delighteth greatly in his commandments.

2 His seed shall be mighty upon earth: the generation of the upright shall be blessed.

3 Wealth and riches shall be in his house: and his righteousness endureth for ever.

4 Unto the upright there ariseth light in the darkness: he is gracious, and full of compassion, and righteous.

5 A good man sheweth favour, and lendeth: he will guide his affairs with discretion.

6 Surely he shall not be moved for ever: the righteous shall be in everlasting remembrance.

7 He shall not be afraid of evil tidings: his heart is fixed, trusting in the LORD.

8 His heart is established, he shall not be afraid, until he see his desire upon his enemies.

9 He hath dispersed, he hath given to the poor; his righteousness endureth for ever; his horn shall be exalted with honour.

10 The wicked shall see it, and be grieved; he shall gnash with his teeth, and melt away: the desire of the wicked shall perish.

Proverbs 3

13 Happy is the man that findeth wisdom, and the man that getteth understanding.

14 For the merchandise of it is better than the merchandise of silver, and the gain thereof than fine gold.

15 She is more precious than rubies: and all the things thou canst desire are not to be compared unto her.

16 Length of days is in her right hand; and in her left hand riches and honour.

Proverbs 8

10 Receive my instruction, and not silver; and knowledge rather than choice gold.

11 For wisdom is better than rubies; and all the things that may be desired are not to be compared to it.

12 I wisdom dwell with prudence, and find out knowledge of witty inventions.

13 The fear of the LORD is to hate evil: pride, and arrogancy, and the evil way, and the froward mouth, do I hate.

14 Counsel is mine, and sound wisdom: I am understanding; I have strength.

15 By me kings reign, and princes decree justice.

16 By me princes rule, and nobles, even all the judges of the earth.

17 I love them that love me; and those that seek me early shall find me.

18 Riches and honour are with me; yea, durable riches and righteousness.

Proverbs 10

4 He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.

15 The rich man's wealth is his strong city: the destruction of the poor is their poverty.

22 The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

Proverbs 11

4 Riches profit not in the day of wrath: but righteousness delivereth from death.

16 A gracious woman retaineth honour: and strong men retain riches.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

28 He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.

### Proverbs 13

7 There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches.

### Proverbs 14

24 The crown of the wise is their riches: but the foolishness of fools is folly.

### Proverbs 21

5 The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.

17 He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.

25 The desire of the slothful killeth him; for his hands refuse to labour.

26 He coveteth greedily all the day long: but the righteous giveth and spareth not.

### Proverbs 22

1 A good name is rather to be chosen than great riches, and loving favour rather than silver and gold.

2 The rich and poor meet together: the LORD is the maker of them all.

4 By humility and the fear of the LORD are riches, and honour, and life.

7 The rich ruleth over the poor, and the borrower is servant to the lender.

16 He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.

### Proverbs 23

4 Labour not to be rich: cease from thine own wisdom.

5 Wilt thou set thine eyes upon that which is not? for riches

certainly make themselves wings; they fly away as an eagle toward heaven.

### Proverbs 24

3 Through wisdom is an house builded; and by understanding it is established:

4 And by knowledge shall the chambers be filled with all precious and pleasant riches.

5 A wise man is strong; yea, a man of knowledge increaseth strength.

### Proverbs 27

23 Be thou diligent to know the state of thy flocks, and look well to thy herds.

24 For riches are not for ever: and doth the crown endure to every generation?

25 The hay appeareth, and the tender grass sheweth itself, and herbs of the mountains are gathered.

26 The lambs are for thy clothing, and the goats are the price of the field.

27 And thou shalt have goats' milk enough for thy food, for the food of thy household, and for the maintenance for thy maidens.

### Proverbs 28

6 Better is the poor that walketh in his uprightness, than he that is perverse in his ways, though he be rich.

11 The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.

20 A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.

22 He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.

Proverbs 30: 8 Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:

### Ecclesiastes 5

12 The sleep of a labouring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep.

13 There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt.

14 But those riches perish by evil travail: and he begetteth a son, and there is nothing in his hand.

19 Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God.

### Ecclesiastes 6

1 There is an evil which I have seen under the sun, and it is common among men:

2 A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease.

### Matthew 13

22 He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful.

### Matthew 19

22 He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful.



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

Matthew 27

57 When the even was come, there came a rich man of Arimathaea, named Joseph, who also himself was Jesus' disciple:

Mark 4

19 And the cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word, and it becometh unfruitful.

Mark 10

23 And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God!

24 And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!

25 It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.

Mark 12

41 And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much.

42 And there came a certain poor widow, and she threw in two mites, which make a farthing.

43 And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury:

44 For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.

Luke 6

20 And he lifted up his eyes on his disciples, and said, Blessed

be ye poor: for yours is the kingdom of God.

21 Blessed are ye that hunger now: for ye shall be filled. Blessed are ye that weep now: for ye shall laugh.

22 Blessed are ye, when men shall hate you, and when they shall separate you from their company, and shall reproach you, and cast out your name as evil, for the Son of man's sake.

23 Rejoice ye in that day, and leap for joy: for, behold, your reward is great in heaven: for in the like manner did their fathers unto the prophets.

24 But woe unto you that are rich! for ye have received your consolation.

Luke 8:14

14 And that which fell among thorns are they, which, when they have heard, go forth, and are choked with cares and riches and pleasures of this life, and bring no fruit to perfection.

Luke 12

15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

16 And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully:

17 And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

18 And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

19 And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?

21 So is he that layeth up treasure for himself, and is not rich toward God.

Luke 14

12 Then said he also to him that bade him, When thou makest a dinner or a supper, call not thy friends, nor thy brethren, neither thy kinsmen, nor thy rich neighbours; lest they also bid thee again, and a recompence be made thee.

Luke 16

1 And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. 2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.

3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

4 I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. 5 So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?

6 And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty.

7 Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

14 And the Pharisees also, who were covetous, heard all these things: and they derided him.

Luke 18

18 And a certain ruler asked him, saying, Good Master, what shall I do to inherit eternal life?

19 And Jesus said unto him, Why callest thou me good? none is good, save one, that is, God.

20 Thou knowest the commandments, Do not commit adultery, Do not kill, Do not steal, Do not bear false witness, Honour thy father and thy mother.

21 And he said, All these have I kept from my youth up.

22 Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have

treasure in heaven: and come, follow me.

23 And when he heard this, he was very sorrowful: for he was very rich.

24 And when Jesus saw that he was very sorrowful, he said, How hardly shall they that have riches enter into the kingdom of God!

25 For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God.

26 And they that heard it said, Who then can be saved?

27 And he said, The things which are impossible with men are possible with God.

28 Then Peter said, Lo, we have left all, and followed thee.

29 And he said unto them, Verily I say unto you, There is no man that hath left house, or parents, or brethren, or wife, or children, for the kingdom of God's sake,

30 Who shall not receive manifold more in this present time, and in the world to come life everlasting.

Luke 19

1 And Jesus entered and passed through Jericho.

2 And, behold, there was a man named Zacchaeus, which was the chief among the publicans, and he was rich.

3 And he sought to see Jesus who he was; and could not for the press, because he was little of stature.

4 And he ran before, and climbed up into a sycamore tree to see him: for he was to pass that way.

5 And when Jesus came to the place, he looked up, and saw him, and said unto him, Zacchaeus, make haste, and come down; for to day I must abide at thy house.

6 And he made haste, and came down, and received him joyfully.

7 And when they saw it, they all murmured, saying, That he was gone to be guest with a man that is a sinner.

8 And Zacchaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold.

9 And Jesus said unto him, This day is salvation come to this house, forsomuch as he also is a son of Abraham.

10 For the Son of man is come to seek and to save that which was lost.

11 And as they heard these things, he added and spake a parable, because he was nigh to Jerusalem, and because they thought that the kingdom of God should immediately appear.

12 He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return.

13 And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come.

14 But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us.

15 And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading.

16 Then came the first, saying, Lord, thy pound hath gained ten pounds.

17 And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

18 And the second came, saying, Lord, thy pound hath gained five pounds.

19 And he said likewise to him, Be thou also over five cities.

20 And another came, saying, Lord, behold, here is thy pound, which I have kept laid up in a napkin:

21 For I feared thee, because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow.

22 And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow:

23 Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury?

24 And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds.

25 (And they said unto him, Lord, he hath ten pounds.)

26 For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him.

Romans 2

4 Or despisest thou the riches of his goodness and forbearance and longsuffering; not knowing that the goodness of God leadeth thee to repentance?

Romans 9

23 And that he might make known the riches of his glory on the vessels of mercy, which he had afore prepared unto glory,

Romans 10

12 For there is no difference between the Jew and the Greek:

for the same Lord over all is rich unto all that call upon him.

2 Corinthians 6

1 We then, as workers together with him, beseech you also that ye receive not the grace of God in vain.

2 (For he saith, I have heard thee in a time accepted, and in the day of salvation have I succoured thee: behold, now is the accepted time; behold, now is the day of salvation.)

3 Giving no offence in any thing, that the ministry be not blamed:

4 But in all things approving ourselves as the ministers of God, in much patience, in afflictions, in necessities, in distresses,

5 In stripes, in imprisonments, in tumults, in labours, in watchings, in fastings;

6 By pureness, by knowledge, by longsuffering, by kindness, by the Holy Ghost, by love unfeigned,

7 By the word of truth, by the power of God, by the armour of righteousness on the right hand and on the left,

8 By honour and dishonour, by evil report and good report: as deceivers, and yet true;

9 As unknown, and yet well known; as dying, and, behold, we live; as chastened, and not killed;

10 As sorrowful, yet alway rejoicing; as poor, yet making many rich; as having nothing, and yet possessing all things.

2 Corinthians 8

2 How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality.

9 For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he

became poor, that ye through his poverty might be rich.

Ephesians 1

7 In whom we have redemption through his blood, the forgiveness of sins, according to the riches of his grace;

18 The eyes of your understanding being enlightened; that ye may know what is the hope of his calling, and what the riches of the glory of his inheritance in the saints,

Ephesians 2

4 But God, who is rich in mercy, for his great love wherewith he loved us,

7 That in the ages to come he might shew the exceeding riches of his grace in his kindness toward us through Christ Jesus.

Ephesians 3

8 Unto me, who am less than the least of all saints, is this grace given, that I should preach among the Gentiles the unsearchable riches of Christ;

16 That he would grant you, according to the riches of his glory, to be strengthened with might by his Spirit in the inner man;

Philippians 4

19 But my God shall supply all your need according to his riches in glory by Christ Jesus.

Colossians 1

27 To whom God would make known what is the riches of the glory of this mystery among the Gentiles; which is Christ in you, the hope of glory:

Colossians 2

2 That their hearts might be comforted, being knit together in love, and unto all riches of the full assurance of understanding,

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

to the acknowledgement of the mystery of God, and of the Father, and of Christ;

Colossians 3

16 Let the word of Christ dwell in you richly in all wisdom; teaching and admonishing one another in psalms and hymns and spiritual songs, singing with grace in your hearts to the Lord.

1 Timothy 6

9 But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.

17 Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;

18 That they do good, that they be rich in good works, ready to distribute, willing to communicate;

Hebrews 11

26 Esteeming the reproach of Christ greater riches than the treasures in Egypt: for he had respect unto the recompence of the reward.

James 1

10 But the rich, in that he is made low: because as the flower of the grass he shall pass away.

11 For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways.

James 2

5 Hearken, my beloved brethren, Hath not God chosen the poor of

this world rich in faith, and heirs of the kingdom which he hath promised to them that love him?

6 But ye have despised the poor. Do not rich men oppress you, and draw you before the judgment seats?

James 5

1 Go to now, ye rich men, weep and howl for your miseries that shall come upon you.

2 Your riches are corrupted, and your garments are motheaten.

Revelation 2

9 I know thy works, and tribulation, and poverty, (but thou art rich) and I know the blasphemy of them which say they are Jews, and are not, but are the synagogue of Satan.

Revelation 3

17 Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked:

18 I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.

Revelation 5

12 Saying with a loud voice, Worthy is the Lamb that was slain to receive power, and riches, and wisdom, and strength, and honour, and glory, and blessing.

Revelation 6

15 And the kings of the earth, and the great men, and the rich men, and the chief captains, and the mighty men, and every bondman, and every free man, hid

themselves in the dens and in the rocks of the mountains;

Revelation 13

16 And he causeth all, both small and great, rich and poor, free and bond, to receive a mark in their right hand, or in their foreheads:

Revelation 18

3 For all nations have drunk of the wine of the wrath of her fornication, and the kings of the earth have committed fornication with her, and the merchants of the earth are waxed rich through the abundance of her delicacies.

15 The merchants of these things, which were made rich by her, shall stand afar off for the fear of her torment, weeping and wailing,

17 For in one hour so great riches is come to nought. And every shipmaster, and all the company in ships, and sailors, and as many as trade by sea, stood afar off,

19 And they cast dust on their heads, and cried, weeping and wailing, saying, Alas, alas, that great city, wherein were made rich all that had ships in the sea by reason of her costliness! for in one hour is she made desolate.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

This page intentionally left blank.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Introduction

The subject of this class may at first seem odd for a Scriptural Studies Class, but we find that God's word has very much to say about finances and money. This topic is not commonly discussed or taught in modern Christianity. This may be because the colleges, seminaries, and churches tend to avoid the subject or think it is not important. Consequently, the students from these places do not see the need or do not consider themselves expert enough in the subject to teach it from an authoritative position. Besides this, people usually get uncomfortable when one talks about "money."

Because the Bible is our highest authority, we can and should study the subject and teach it. We will find in most cases that we need to do some personal adjustments in our own lives if we are to align with the word of God. We all are learning and growing. And most people need to increase their financial wisdom.

One man said that Jesus spoke more about hell than about heaven – I believe this to be true. However, Jesus also spoke more on money than he did on hell. Many times the Saviour spoke on giving, laying up treasures, counting the cost, giving unto Caesar that which is his, paying taxes, having earthly reward, covetousness, etc. We learn from our Saviour to be able ministers of his Doctrine.

We also have many examples and statements of wisdom from the Old Testament that testify to the Saviour's doctrine. We should apply this wisdom as appropriate. See Addendum.

### The Abundance of Things

In respect to treasures and the things of this world, Bro Fraser would say that we really own nothing in this world – we just have the use of it. This is a true statement. We came into the world naked, and we shall leave the same way (Job 1:21). However, we can lay up treasures in heaven by using our "stuff" and being diligent and obedient in this life. We can also leave a Godly heritage and an helpful inheritance to our children's children (2 Corinthians 12:14). If we are careful, we can even have some rewards follow (1 Timothy 5:4; Hebrews 11:4).

My son Obadiah when he was young made up this poem about the end of this life: *"I am going home in my birthday suit, I am going home to get my loot."*

The apostle Paul was very knowledgeable of the Old Testament as a Pharisee. After his conversion he really understood the application of the Old Testament in light of the New Testament. He said the law is a schoolmaster to bring us to Christ (Galatians 3:24, 25). So, then, as we refer to the Old Testament, we should always look for the fulfillment of the passages by Jesus Christ.

We take to heart the savior's words: "And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth (Luke 12:15).

### Wealth – Good or Bad?

The Bible shows the difference between the wealth of a righteous man and the wealth of a wicked man. The difference has to do with a man's priorities. The Righteous seek first the kingdom of God, and are

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

willing to give all to Jesus Christ. They labour for God first, lay-up treasures in heaven, give, are blessed by God, and lay-up in store as God blesses. Whatsoever they do, they do heartily as to the Lord (Colossians 3:23).

The wicked do all to lay-up treasures on earth, they cut corners, they labour to be rich; they tend to love and trust in money. Money can become their “god.”

- One serves God, the other serves Mammon.
- One is rich toward God; the other is not.
- One is rich in God’s sight; the other is poor.
- One loves God; one loves money.
- One seeks God for what to do; the other allows money to affect what he does.
- The righteous are content with God’s provision; the wicked covet greedily
- The righteous prosper as God leads; the wicked just plow along according to their own wisdom

The life motivation of a righteous man is to give and serve, and to *love God*. He does not seek to be rich. He does not set his heart upon riches. He does not love riches. They are a means to an end. He handles his financial affairs with diligence and discretion according to the word of God. He is blessed of God with things greater than money. If God prospers him, he gives the honor to God (Genesis 14:18-24).

Notice one of my favorite Psalms – Psalm 112:

- 1 Praise ye the LORD. Blessed is the man that feareth the LORD, that delighteth greatly in his commandments.
- 2 His seed shall be mighty upon earth: the generation of the upright shall be blessed.
- 3 Wealth and riches shall be in his house: and his righteousness endureth for ever.
- 4 Unto the upright there ariseth light in the darkness: he is gracious, and full of compassion, and righteous.
- 5 A good man sheweth favour, and lendeth: he will guide his affairs with discretion.
- 6 Surely he shall not be moved for ever: the righteous shall be in everlasting remembrance.
- 7 He shall not be afraid of evil tidings: his heart is fixed, trusting in the LORD.
- 8 His heart is established, he shall not be afraid, until he see his desire upon his enemies.
- 9 He hath dispersed, he hath given to the poor; his righteousness endureth for ever; his horn shall be exalted with honour.
- 10 The wicked shall see it, and be grieved; he shall gnash with his teeth, and melt away: the desire of the wicked shall perish.

Here, the Psalmist shows how a man that fears the Lord is blessed:

- |   |   |
|---|---|
| • He fears the Lord                                 | • He shows favor and lends              |
| • He delights in God’s commandments                 | • He guides his affairs with discretion |
| • His seed shall be mighty and blessed              | • He shall not be moved                 |
| • Wealth and riches are in his house                | • He is held in everlasting remembrance |
| • He has enduring righteousness                     | • He does not fear evil tidings         |
| • He has light in the darkness                      | • His heart is fixed                    |
| • He is gracious, full of compassion, and righteous | • He trusts in the Lord                 |
|   | • He gives to the poor                  |

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- His horn exalted with honor

In contrast, the wicked man has the *love of money*, the root of all evil. He seeks to be rich. He trusts in riches. He sets his heart upon riches. He tends to be stingy, and to put money and things before people. He lays up treasure according to his own wisdom and strength, not following God if it costs too much.

But God puts this into perspective – God says, “A little that a righteous man hath is better than the riches of many wicked” (Psalm 37:16). The righteous have this promise: “I have been young, and now am old, yet have I not seen the righteous forsaken, nor his seed begging bread (Psalm 37:25).

The ultimate benefit of righteousness over wealth is spoken of in Proverbs 10:2: “Treasures of wickedness profit nothing: But righteousness delivereth from death.” Also, Proverbs 11:4: “Riches profit not in the day of wrath: but righteousness delivereth from death.”

### Working for a Living

Then there is the notion of work and diligence. Faith without works is dead (James 2:20). The substance of a diligent man is precious (Proverbs 12:27). When one works for what he earns, the substance gained has more value to him, for his “blood, sweat, and tears” went into the production of his substance. He is more apt to be careful about waste and foolish spending. God *blesses* work (Proverbs 14:23). “An inheritance may be gotten hastily at the beginning; but the end thereof shall not be blessed” (Proverbs 20:21).

Cash-based buying tends to keep the buyer restrained from buying too much. When using bank cards, the process is easy, for one does not see immediately how quickly the little numbers add up. But pulling bank notes from a wallet or purse is a conscious – and not an easy – act of spending. Cash spending helps to put things into proper perspective – especially if the man worked for the cash.

Paul commanded, “... if any would not work, neither should he eat” (2 Thessalonians 3:10). A pastor, as an ensample to the flock, should exemplify this obedience along with his obedience to the other commandments. Sometimes a pastor will have to work in the world to support his family and the work of God.

We know that the apostle Paul was a tentmaker (Acts 18:3). He labored in the gospel and was not burdensome to the churches. He had liberty not to work, but he did not use this liberty. He understood it was better to work and be a pattern to follow (1 Corinthians 11:1). Although he had the power to forebear working, he did not use this power so as not to hinder the gospel of Christ (1 Corinthians 9:12). Paul *laboured* in the gospel and *laboured* in the world.

This preacher thanks God for every church that can support their pastor and their family full time. However, as I read the New Testament, I neither see this pattern shown, nor do I see it as thing to be expected in all cases. I see men leading the churches trusting God, receiving from God’s people as he does his work, working in the ministry (Acts 3:6; Philippians 4:12; 3 John 1:1-8).

The New Testament indeed teaches the workman is worthy of his hire (worthy of double honour), and those that preach the gospel should live of the gospel (1 Corinthians 9:1-19). Paul gives the various illustrations:



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- Who goes to warfare of his own charges?
- Who plants a vineyard and does not eat the fruit thereof?
- Who feeds the flock and does not eat the milk thereof?
- You do not muzzle the mouth of the ox that treads the corn.
- Those who plow should plow in hope and be partaker of this hope.
- One who sows spiritual things should reap carnal things.
- They that minister about the holy things live of the things of the temple.
- They that wait on the altar are partakers of the altar.
- Even so hath the Lord ordained that they which preach the gospel should live of the gospel (v. 14).
- The New Testament indeed teaches that those taught should give to those who teach (Galatians 6:6-10).

Furthermore:

- The New Testament indeed teaches the church should give to the preacher (Philippians 4:14-19).
- Paul told Timothy, no man that warreth entangleth himself with the affairs of this life (2 Timothy 2:4)
- Paul told Timothy, the husbandman that laboureth must be first partaker of the fruits (2 Timothy 2:6)

It is the right and the duty of the pastor to receive from God's people as he ministers to them. And if he does not, he breaks a commandment of God and teaches his people wrongly. This limits God's blessings upon that man. He does a disservice to God and his flock.

But this does not mean churches are responsible for *all* of their pastors' and their families' needs. There is a difference between receiving gifts and expecting *full support* of a particular lifestyle. The preacher relies first on God, and he is accountable to God. And God is able to provide as he sees fit. Sometimes by full-time support, sometimes not (Philippians 4:19). But we want to be clear that a minister is *not* in the ministry for filthy lucre's sake. Whether paid little or much, that is not his concern for the ministry's sake. He fulfills the ministry *to be faithful to God*. And if he receives, thank God. And if he does not, thank God.

A church is not built primarily to support a pastor – but the church *should* give to their pastor, and that the pastor is entitled to reap from the church. Similarly, the church *should* give to the poor saints and missions, but the church is not built for that purpose. If a church *can* support their pastor, they most certainly *should* support their pastor. And support him very well. But a church is built to glorify God (Ephesians 3:21) as the bride of Jesus Christ (Ephesians 5:22-33). She is to be a glory to her husband (1 Corinthians 11:7).

Looking at the priesthood in the Old Testament, God intended for the Levites to live off the tithes of the people. Similarly, in order not to break a New Testament doctrine (commandment), the pastor should be *first partaker* of the tithes (1 Timothy 2:4-6). The church should pay him first and foremost, before anything else.

It is right that all the church members tithe, including the pastor (Matthew 23:23). It is right that the pastor receives the tithes and lives off the tithes. If there are other expenses, the church should take up offerings for those expenses – but the tithes are for the support of the pastor. However, if the tithes are insufficient for the pastor and his family, he should not be burdensome to the people and demand more. The people

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

should tithe and give offerings, but they should give cheerfully and not of necessity (2 Corinthians 9:7). If there is a lack to the pastor, he should work as Paul worked, so as not to be burdensome to the church.

The preacher can also request gifts from other churches (2 Corinthians 11:7-11) to help with expenses. Churches have liberty to support other workers in the ministry. This is where we get the idea of *missions*.

The motivation to win souls and baptize them is not so we can get more tithers in the church and increase the preacher's income. It is the Lord who adds to the church. A man of God does not plant a church with the express purpose that the church will support him full time. He plants a church as a result of obedience to a calling and a commanded activity. The Lord adds to the church and whatever the man receives is a blessing from God. The man should not reject any gifts, but he is not in the work for filthy lucre's sake. If God directs him to start a church in a rich place or a poor place, that should not be a care to the preacher.

In time, the pastor's motivation for serving in the church is love for the church (2 Corinthians 11:11), never love of money (1 Timothy 6:10). A pastor works in the ministry to be obedient and because he loves God, but after a while, he learns to love the church and serve for that purpose also.

As with the pastor, so with the believers and their situations. Work, place to live, moving, staying, upgrading, etc., should be things the believer seeks God in and for his wisdom. Money should not be the primary motivation. It is better that money be removed from the equation when first seeking God's will.

If a man in the ministry is given two options: Church A, that pays a full salary; and Church B, that does not; his decision should not be based on salary. He seeks God for leadership. And the ensample he sets by his choices will be followed by people in the church when they seek employment, housings, spouses, etc. His choice is not based on money but on God's will. He should take the financial element out of the equation.

I think too many times we have seen money being made the determining factor in many people's choices. This is dangerous. People leave good places and people for a new job, without considering first where God wants them. This ought not be the case. God's will comes first.

A good pastor of a church should teach his congregation to win souls, invite visitors, preach the gospel, and give tithes and offerings. He should be doing these things to please the Lord and be faithful to his calling. But if he secretly or outwardly says the reason for this is so I can go "full time," I say it is the wrong reason. It sends the wrong message. I do not see this in the New Testament. We labour, and expect reward, but we should labour out of love, duty, and faithfulness; regardless of the remuneration.

Whether a pastor or not, we serve the Lord and allow him to recompense as he sees fit. His eye is good regardless if our eyes are evil.

### **The No-Debt Principles of the Bible**

Another important portion of this class is to teach and understand the no-debt principles of the word of God.

God wants us to operate in abundance and liberty, not in debt and want and bondage. Much will be said on this topic. But every Christian should strive to be debt-free. Every ministry should be operated debt-free.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

The danger is this: Short-term covetousness equals long-term bondage.

### **Operating in Abundance**

Connected to the above point is that God wants his children to operate in abundance (live in blessing mode). This comes by mentally and spiritually understanding we are indeed rich through Jesus Christ (see 2 Corinthians 8:9), and that we have God's promise that he will supply all our need (Philippians 4:19).

This means we wait on God in prayer for our needs and desires; and we diligently consider matters before spending money. We do not focus on what we lack but what we have in abundance, and we give of that abundance to those who lack.

Our mindset is that we are indeed rich. Example: If a believer has \$250,000 cash in his pocket, he will not buy everything he sees. He would consider whether it were a good use of his abundance to spend on this or that. I believe he would be less likely to spend.

Many people, when asked, what would you do with \$100,000 would either say they would buy something foolish, or that they would pay off debt. This shows the mentality of low thinking and bondage.

A young man I knew received \$100,000 at his 18<sup>th</sup> birthday as a result of his settlement. Contrary to the advice of his grandfather, who said to invest it for the future, the young man went out and spent it. Literally, in about four weeks, the man was broke and owed \$20,000 on a car he bought on credit. He is now thirty years old and works for a living to support himself and his family. Just to do the math, that amount of money invested for twelve years would have tripled (it would be around \$310,000 at 10%). Investing in mutual fund *Investment Company of America* (AIVSX) shows the last 10 years at 11.04%. This is a lower return and volatility fund. With that fund, he would have \$351K.

The payout on \$350K over ten years is \$3,800 a month (over \$23 an hour in wages). Over 30 years, the payout would be \$2,000 a month (\$12.50 an hour in wages). Over 40 years the payout is \$1,800 a month (over \$11 an hour in wages).

Cash in hand changes the mindset with a mature believer. With debt, people think delayed, affordable payments. With cash, people are more reluctant to "dig deep" and spend. I believe this is because they understand better the cost and the labor associated with having the cash.

A car that costs 30 or 40 thousand dollars seems expensive when you have to tap your savings for the cash. But \$400 a month over 72 months does not sound so bad.

But operating in abundance means saving, giving, and paying cash. And with this mindset the believer will increase in wealth over time.

### **The Matter of Giving**

Another great part of the teaching is the importance of giving. With the same measure one meets, it is measured unto him. Give, and it shall be given unto you, the Savior instructed us (Luke 6:38). And, in typical fashion he exemplified the commandment by giving himself a ransom for many. The greatest gift

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

is that of Salvation. God is a pattern for us to follow. We cannot out-give God. And we all prosper financially by being obedient to God's giving program.

### **Supporting and Edifying One Another**

It is important to understand the doctrine of Jesus Christ in respect to unity, helping one another, and charity.

The charity of believers towards other believers is a Bible doctrine and obvious in scripture (1 Peter 4:8; 3 John 1:6; Revelation 2:19; 1 Timothy 1:5; 2 Thessalonians 1:3; etc.). We are to help one another at all levels – prayers for one another, courteous speech one towards others, no respect of persons, but esteeming others better than ourselves, and helping whenever we can.

This charity extends to striving to do business with fellow-believers as much as possible. Although not a common topic, we as children of God should support and honor other Christians in their work. If you have the choice, hire a fellow believer to do necessary jobs. Whether landscaping, auto repair, home improvement, buying and selling of goods; preference should be given to our spiritual family. We want to help and encourage our brothers and sisters in Christ.

Furthermore, the scripture enjoins us not to be unequally yoked with unbelievers (2 Corinthians 6:14). We need to take care of contracts and business agreements that we make with the lost. We know there are false prophets, who through covetousness, are happy with feigned words to make merchandise of God's people (2 Peter 2:1-3). So, we need to be wary of this. How good is it to work with an honest, God-fearing, diligent, reliable, brother or sister? It is a blessing that you are rewarding his labour righteously according to the will of God. Imagine if we all did this, how our communities and Christian families would benefit? The Mormons and Jews have learned this principle, and I suppose many other religions have also. When will God's people put this into practice?

Charity first begins among believers (2 Thessalonians 1:3; 1 Peter 4:8, 3 John 1:6). That we are to help our own is clear in the New Testament. The question is, how much are we obligated to give God's money to the lost, simply because they ask for it (Matthew 5:42). I believe this work should be handled with wisdom and prayer. Some people take advantage of the church's generosity. Others lie to get what they want. Some genuinely need help and are open to the gospel. If they tend to reject God, they should not ask for God's people to support them (Matthew 7:6; 10:13-16; Luke 9:5; Titus 3:10; 2 John 18-11). If any would not work, neither should he eat (2 Thessalonians 3:10).

### **Christian Principles of Finance and its connection to Love Commandment Doctrine**

As with every class, we must understand the subject and its connection to the Great Commandment of Loving God and your brother

The love of God provokes us to want to be obedient, and such obedience requires faithfulness to the word of God. That God commanded such obedience in his word is plain to all. We strive for perfection simply because we want to love our Savior. If you love me, keep my commandments (John 14:15).

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

Paul mentioned in 1 Corinthians 13:3, “And though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, it profiteth me nothing.” One must have charity in order to profit in any work of the Lord.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 1: The Greatest Gift

- I. It is More Blessed to Give than to Receive (Acts 20:35)
  - A. God is the Greatest Giver (John 3:16)
  - B. God gave the Greatest Gift – Jesus Christ
  - C. God is the greatest pattern to follow
  - D. We are to be conformed to the image of Christ (Romans 8)
  - E. God gave us Salvation and Eternal Life (Ephesians 2:8-10)
  - F. Jesus gave gifts unto men (Ephesians 4:8)
  - G. Gift of the holy Spirit (Acts 2:38; 10:45)
  - H. Spiritual gifts (1 Corinthians 12; Romans 12:6; 1 Corinthians 7:7)
  - I. Gifts and Calling of God without repentance (Romans 11:29)
  - J. Thank God for his unspeakable gift (2 Corinthians 9:15)
  
- II. Though Jesus was Rich, He Became Poor (2 Corinthians 8:9)
  - A. This is the Grace of our Lord Jesus Christ
  - B. We should know this
  - C. He was Rich
  - D. For our sakes he became poor
  - E. That through his Poverty
  - F. We would be made Rich
  - G. We should have the same mind
  
- III. God is Self-sufficient (Psalm 50:9-12)
  - A. God will not take sacrifices or offerings (v. 9)
  - B. All the beasts are the Lord's (V. 10, 11)
  - C. If God were hungry, he would not say (v. 12)
  - D. The world and the fulness thereof are the Lord's (v. 12)
  - E. The gifts and calling of God are without repentance (Romans 11:29)
  
- IV. Son of Man came to Seek and to Save that which was Lost (Luke 19:10)
  - A. All are lost (Romans 3:23)
  - B. All will Die (Romans 6:23)
  - C. We can only be saved through God's Gift
  - D. Humility is needed to receive gifts
  
- V. God's Riches are Eternal Riches
  - A. Eternal Live

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- B. Inheritance
- C. Home in Heaven – New Jerusalem
- D. Rewards
- E. Treasures in Heaven
- F. Crowns
- G. Every good and perfect gift (James 1:17)

### VI. God's Greatest Gift is a Pattern for Us to be Givers

- A. God is our Great Example
- B. We follow Jesus
- C. We need to be Givers
- D. Give Unconditional Love (Romans 13:8)
- E. Givers of the Gospel
- F. Givers of Spiritual things (Romans 1:11; 1 Corinthians 9:11)
- G. Givers of material things
- H. Give to them that ask (Matthew 5:42)
- I. Give and it shall be given (Luke 6:38)
- J. A.S.K. – Ask, seek, and knock (Matthew 7:7-12)
- K. Give not the holy to the dogs (Matthew 7:6)

### VII. We need to be in the Positive (Abundance) to Give to those who Lack (Rich to Poor)

- A. We need to have Abundance to Give to those who Lack (2 Corinthians 8:14)
- B. Called "Equality"
- C. We should Give to the Necessity of Others (Philippians 4:16)
- D. We should **not** give out of our Necessity (2 Corinthians 9:7)
- E. We should **not** give grudgingly
- F. Give as one who Purposes in his Heart (2 Corinthians 9:7)
- G. Give with a Willing Mind (2 Corinthians 8:12)
- H. We Give with Simplicity and Cheerfulness (Romans 12:8)
- I. Give to him that needeth (Ephesians 4:28)
- J. Have mercy on the poor (Proverbs 14:21, 31; 19:17; Psalm 37:26)

### VIII. Give as Opportunities Arise – Be Prepared to Give

- A. Philippians 4:10
- B. Causes rejoicing
- C. Prepared unto every good work (2 Timothy 2:21)
- D. God Prepares everything that is needed – search "prepare"
- E. Pastor encourages people to give cash to church rather than checks – means being prepared and has greater tangibility and meaning.
- F. Pastor encourages church to give gifts in cash

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### IX. You Do Well to Give to ease Affliction

- A. Philippians 4:14
- B. 2 Corinthians 8:4 – ministering to the saints
- C. Fruit abounds to your account (Philippians 4:17)
- D. Visit the sick (Matthew 25:36)
- E. Fatherless and widows (James 1:27)

### X. Your Gifts are a Blessing to God

- A. Philippians 4:18
- B. Odor of a sweet smell
- C. A sacrifice acceptable
- D. Well-pleasing to God

### XI. Blessed is he that Considereth the Poor – Psalm 41:1-3

- A. The person is blessed (v. 1)
- B. The LORD will deliver him in time of trouble (v. 1)
- C. The LORD will preserve him (v. 2)
- D. Keep him alive (V. 2)
- E. He shall be blessed upon the earth (v. 2)
- F. Not delivered unto the will of his enemies (v. 2)
- G. The LORD will strengthen him upon the bed of languishing (v. 3)
- H. The poor always with you (Matthew 26:11; Mark 14:7)



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 2: What Does it Profit to Gain World and Lose Soul?

#### I. Soul More Important than Body (Matthew 5:29, 30)

- A. Whole Body Cast into Hell
- B. Jesus more concerned with your soul than your body
- C. Sickness and injury can be time and chance
- D. Sickness and injury can be judgment of God
- E. Sickness and injury can be due to own foolishness (99%)
- F. Whatever hinders salvation should be cut off (Mark 9:43-45)

#### II. Soul More Important than Things (Matthew 16:26; Mark 8:36)

- A. Gain Whole World, but Lose Own Soul
- B. Jesus more concerned with your soul than with your things
- C. Things do not protect you from God
- D. One must be rich toward God
- E. The Love of Money is the Root of all evil

#### III. Eternal More Important than Temporal (2 Corinthians 4:18)

- A. This life is very short
- B. This life determines future outcomes
- C. 5 seconds of life can affect lifetime on earth and eternity
- D. Temporal things do not last
- E. He that does the will of God endures forever

#### IV. A Rich Man can be Snared

- A. 1 Timothy 6:9 – “will be rich”
- B. Matthew 19:23 – Rich man hardly enters into the kingdom of heaven
- C. Mark 10:25; Luke 18:25 – Easier for a camel to go through a needle

#### V. Rich Man Fades Away

- A. James 1:11
- B. As withering grass
- C. As a falling flower

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### **Lesson 3: Where Your Heart is, there Your Treasures are Also**

- I. For where your treasure is (Matthew 6:21)
  - A. Where is your treasure?
  - B. Obey and Follow Jesus, have treasures in Heaven (Matthew 18:22)
  - C. Blessed are the Pure in Heart – they shall see God (Matthew 5:8)
  - D. We have a treasure in earthen vessels (2 Corinthians 4)
  - E. Pearl of Great price
  - F. Treasure hid in the field
  - G. Seek ye first the Kingdom of God
  
- II. Lay Not Up Treasures on Earth (Matthew 6:19, 20)
  - A. Moth and Rust corrupt
  - B. Thieves steal
  - C. Lay-up treasures in Heaven
  - D. There they fail not (Luke 12:33)
  - E. Earthly things occupy a lot of time and maintenance
  
- III. Wise men gave treasures to Jesus (Matthew 2:11)
  - A. Gold – Kingship and Deity
  - B. Frankincense – Priesthood
  - C. Myrrh – Sacrifice as the Lamb of God
  - D. Woman with alabaster box
  - E. Anything we give to the Lord is not lost and rewarded 100-fold.
  - F. Man lent Lord the foal
  - G. Joseph lent Jesus the tomb
  - H. Peter lent Jesus his boat
  
- IV. Giving back to God
  - A. Tithes
  - B. Offerings
  - C. Alms
  - D. Time
  - E. Talents
  - F. Praise and Worship
  - G. Life

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- V. In Jesus are Hid All the Treasures of Wisdom and Knowledge (Colossians 2:3)
- A. Wisdom more valuable than the Earthly Rubies (Job 28:18)
  - B. Wisdom more Valuable than Silver, Gold, and Rubies (Proverbs 3:1-18)
  - C. Proverbs Chapter 2
  - D. Wisdom fills Treasures (Proverbs 8:1-21)
  - E. Lips of Knowledge is a Precious Jewel (Proverbs 20:15)
- VI. Reproach of Christ Greater Riches than the Treasures in Egypt (Hebrews 11:26)
- A. Moses chose God over treasures
  - B. Pleasures in sin for a season (v. 25)
  - C. Pleasures at God's right hand are forever (Psalm 16:11)
- VII. The Treasure of the Heart should be Good (Matthew 12:35)
- A. Known by what comes out of your mouth (v. 34)
  - B. Covetousness or thankfulness?
  - C. Love God and Jesus, not the world.
- VIII. The Kingdom of Heaven like unto Treasure (Matthew 13:44)
- A. No greater treasure
  - B. One should be willing to sell all to gain this treasure
  - C. These riches endure forever – no moth, rust, or thieves (Matthew 6:19, 20)
- IX. Jesus in Us is a Treasure (2 Corinthians 4:7)
- A. We have this treasure in earthen vessels (our bodies)
  - B. We let the light of the glorious gospel shine unto those who are blind
  - C. Minds blinded by the devil
  - D. Seed does not bear fruit when it falls on thorny ground – cares of this world and deceitfulness of riches (Matthew 13:22)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 4: Seek Ye First the Kingdom of God

#### I. Matthew 6:33

- A. All things follow this commandment
- B. The great priority of life
- C. Answers nearly all questions of what to do

#### II. Priorities – Kingdom of God and God's Righteousness

- A. Salvation
- B. Fellowship with God
- C. Eternal things

#### III. All these Things Added unto You – Material necessities

- A. God takes care of obedient children
- B. He will supply all your need
- C. God is rich in houses and lands (hymn)
- D. God owns it all

#### IV. God shall Supply all your Need (Philippians 4:10-19)

- A. Do not speak in respect to want
- B. Learn in every state to be content
- C. Know how to be abased
- D. Know how to abound
- E. Be instructed to be full and hungry, to abound and to be in need
- F. Do all things through Christ which strengtheneth

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 5: Ye Cannot Serve God and Mammon

- I. Cannot Serve Two Masters (Matthew 6:24)
  - A. No man can serve two masters
  - B. Hate one and love the other
  - C. Hold to one and despise the other
  - D. Ye cannot serve God and mammon
  - E. Mammon called “mammon of unrighteousness” (Luke 16:9)
  - F. Mammon called “unrighteous mammon” (Luke 16:11)
  - G. Hold to one and despise the other (Luke 16:13)
  
- II. The Borrower is Servant to the Lender
  - A. Debt is cruel taskmaster
  - B. Power of interest is more powerful than principle
  - C. Money is great servant but a terrible master
  - D. Redeem thyself from the snare
  
- III. Make to yourselves Friends of the Mammon of Unrighteousness
  - A. Luke 16:1-13
  - B. Make friends – use it to help prepare
  - C. Use money to receive you into everlasting habitations (v. 9)
  - D. Money to the Bank (Luke 19)
  - E. Money to God’s work and God’s servants
  - F. You have a part in their labors
  - G. Be faithful in Unrighteous Mammon and Jesus will commit to you true riches (v. 11)
  - H. There is that makes himself rich, yet hath nothing (Proverbs 13:7)
  
- IV. Money Makes a Great Servant but a Terrible Master
  - A. Labour for God and earn money (Colossians 3:
  - B. Occupy until Jesus comes
  - C. Have Money work for us (heavenly investments)
  - D. Have money work for us (earthly investments)
  - E. Sow bountifully and reap bountifully
  - F. Give and it shall be given
  
- V. We work to be Faithful to God, not to be Rich
  - A. Labour not to be rich (Proverbs 23:4)
  - B. Cease from thine own wisdom

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- C. Do not set thine eyes upon that which is not
- D. Riches make themselves wings and fly away
- E. Strong men retain riches (Proverbs 11:16)
- F. Labour not for meat that perishes (John 6:27)
- G. If riches increase, set not your heart upon them (Psalm 62:10)
- H. He that trusts in riches shall fall (Proverbs 11:28)
- I. Crown of wise is their riches (Proverbs 14:24) – shows wisdom to have money
- J. A Good name rather to be chosen (Proverbs 22:1)
- K. By humility and fear of the Lord are riches (Proverbs 22:4)
- L. Give me neither poverty nor riches (Proverbs 30:8) – Desire to please God
- M. Time and chance happen to all (Ecclesiastes 9:11)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 6: Faithful in Least, Faithful in Much

#### I. Faithful in Least, Faithful in Much (Luke 16:10-12)

- A. Parable of Unjust Steward
- B. Wasted master's goods
- C. Do not be unjust – be faithful in the least
- D. Do not waste the Master's goods
- E. We will give account
- F. Things of this world called “least”
- G. Things of Heaven call “much”
- H. Things of this world called “unrighteous mammon”
- I. Things of heaven called “true riches”
- J. The Covetous Pharisees derided Jesus (v. 14)

#### II. Faithful in a Very Little, Authority over Ten Cities (Luke 19:11- 27)

- A. Parable of the Pounds
- B. Ten servants, Ten pounds
- C. Occupy until Jesus comes – gain by trading
- D. Some hate the King
- E. Time to give account – Jesus' return
- F. Some rewards follow, some sent ahead
- G. Ten times = ten cities
- H. Five times = five cities
- I. Some are wicked and do nothing (v. 22)
- J. At least give to Bank – church, missions, etc.
- K. Pound given to the multiplier
- L. Him that hath, to him shall be given
- M. Him that hath not, from him shall be taken
- N. Enemies destroyed (v. 27)

#### III. This Earthy Life is a Proving Time

- A. God is judging eternal rewards based on what you do in this lifetime.
- B. 50 – 70 years can affect eternity

#### IV. Most Things require Small Adjustments

- A. Finances are 95% habits and 5% arithmetic
- B. Small disciplines have huge payoffs
- C. Consistency
- D. Striving lawfully
- E. Saving 40 dollars a week equals 1.2 million dollars in 40 years.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### V. Five Crowns can be Earned

- A. Incorruptible Crown (1 Corinthians 9:17-27) for those who remain faithful (living holy) – faithfully running the race
- B. Crown of Rejoicing (Philippians 4:1; 1 Thessalonians 2:18-20) for soul-winners and for making Disciples – seeing souls in heaven and rewarded for your labours
- C. Crown of Glory (2 Timothy 2:1-7; 1 Peter 5:4) for those pastors and servants striving for the mastery, for those who faithfully execute their calling
- D. Crown of Righteousness (2 Timothy 4:8) for those who live looking for the Lord's return
- E. Crown of Life (James 1:12; Revelation 2:10) for enduring temptation and loving Jesus, and even martyrdom.
- F. Do not let anyone "take thy crown" – Hold fast (Revelation 3:11)
- G. Crowns cast before Jesus (Revelation 4:4, 10)
- H. Judgment seat rewards gold, silver, precious stones (1 Corinthians 3:12-15)
- I. Gold – rulership and godliness (living holy)
- J. Silver – redemption (gospel preaching, soul-winning)
- K. Precious Stones – disciples (pastoral and teaching work)

### VI. Lose Not those Things which We have Wrought (2 John 1:8)

- A. Look to yourselves (v. 8)
- B. Examine yourselves (1 Corinthians 11:28; 2 Corinthians 13:5)
- C. Prove that good, acceptable, and perfect will of God (Romans 12:2)
- D. Prove all things (1 Thessalonians 5:21)
- E. Prove your own work (Galatians 6:4)
- F. Prove the sincerity of your love (giving) 2 Corinthians 8:8
- G. Do not be deceived (Galatians 6:7, 8; 2 John 7)
- H. Do not bid God speed to those with false doctrine
- I. Do not be a partaker of evil work (v. 11; 1 Timothy 5:22)
- J. Be ye steadfast, unmovable, always abounding (1 Corinthians 15:58)
- K. Be found so doing at the Lord's return (Matthew 24:46)
- L. Support the work of the Lord (Matthew 10:41, 42)



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 7: The Love of Money is the Root of all Evil

- I. It is the LOVE of Money that is the Root of All Evil (1 Timothy 6:10)
  - A. Money not evil
  - B. Gold is good
  - C. Money is a useful servant and tool
  - D. The Love of Money has at one time created all the Evil that exists in the world today
  - E. Love of money is the “root”
  
- II. We Ought to Love God
  - A. The Love of God is the root of all Righteousness
  - B. Love not the world, neither the things in the world
  - C. Lust of the eyes
  - D. Lust of the flesh
  - E. Pride of life
  - F. Love of God shown by loving our brother
  
- III. While some Coveted After Money (1 Timothy 6:10)
  - A. Erred from the faith
  - B. Pierced themselves through with many sorrows
  - C. 5-minute choices can affect a lifetime
  - D. Lust conceived it brings forth sin
  - E. Sin brings forth death
  
- IV. Covetousness is Lust, and Lust Conceives
  - A. I had not known lust, except the law had said, Thou shalt not covet (Romans 7:7)
  - B. Covetousness is **Idolatry** (Colossians 3:5)
  - C. Fornication, uncleanness, inordinate affection, evil concupiscence, and **covetousness**
  - D. Adultery, fornication, uncleanness, lasciviousness, **idolatry**, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies, envyings, murders, drunkenness, revellings, and such like (Galatians 5:18-20)
  - E. Flee from Idolatry (1 Corinthians 10:14)
  - F. Lust conceived brings forth sin (James 1:12-16)
  
- V. Gain is not supposed to be Godliness (1 Timothy 6:3-5)
  - A. Proud
  - B. Knowing nothing
  - C. Questions and strifes of words

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- D. Envy, strife, railings, evil surmisings
  - E. Perverse dispute, corrupt minds, destitute of the truth
  - F. This is the deceitfulness of riches.
- VI. Godliness with Contentment Great Gain (1 Timothy 6:6)
- A. Great gain in God's eyes
  - B. We brought nothing into this world
  - C. Certain we can carry nothing out
  - D. Having food and raiment let us be content
- VII. They that Will Be Rich (1 Timothy 6:9)
- A. A "will" to be rich (or a will to serve God)
  - B. Fall into temptation
  - C. Fall into a snare
  - D. Fall into many foolish and hurtful lusts
  - E. Which drown men in destruction and perdition
- VIII. O Man of God, Flee These Things (1 Timothy 6:11)
- A. Flee these things
  - B. Follow after righteousness
  - C. Godliness
  - D. Faith
  - E. Love
  - F. Patience
  - G. Meekness
  - H. Fight the Good Fight of Faith
  - I. Lay hold on eternal life

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 8: Buy the Truth and Sell it Not

#### I. Proverbs 23:23 – Buy the Truth and Sell it Not

- A. Enjoined to buy the truth – it has value, and it is worth the cost
- B. Sell it not – hold on to it
- C. Sell it not – do not sell truth to others – give the truth

#### II. God's Word is Truth

- A. John 17:17
- B. Truth sanctifies
- C. All scripture is profitable (2 Timothy 3:16)
- D. God's word should never be sold
- E. God's teaching should never be sold
- F. Jesus freely gave

#### III. A Man's Labor is Worthy of Hire

- A. It is lawful and right to charge for work accomplished or for things made by hand (other than the word of God or truth)
- B. Every man can agree to his own price
- C. Many Christians have their own businesses (Romans 12:11; 1 Thessalonians 4:11)
- D. Paul made and sold tents (Acts 18:13)

#### IV. The Difference between Ministry and Business

- A. Ministry does not charge. It is a God-called service.
- B. Ministry has expenses that can be paid by free will gifts from God's people
- C. God's Ministries should not be supported by the world.

#### V. Business are to Make a Profit

- A. Business owners have the right to be remunerated for their goods and services.
- B. Do not call a business a ministry
- C. A business charges, a ministry gives
- D. Christian-owned business are good works.
- E. These businesses should follow Godly instruction – honesty, reliability, trustworthy, honorable
- F. Christians should strive to do business with Christian-owned businesses.

#### VI. All Things related to God's word should be ministry

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- A. Scripture publication and distribution should not be sold
- B. Booklets should say “NOT FOR SALE”
- C. Supported and handled by God’s people and their financial gifts.
- D. Preaching should not be sold
- E. Teaching should not be sold
- F. Evangelism should not be sold

### VII. Knowing When and What to Charge

- A. The laborer is worthy of his hire (Luke 10:7)
- B. Matthew 20:1-9 – the Lord paid every man a penny – a day’s wage for a day’s work (or less).
- C. Charge what is reasonable for the work to be done. What is the usual pay for the work to be done?
- D. Consider whether you want to be a blessing by charging less if the person struggles to afford the work. Even the world does this with discounts and incentives.
- E. Get paid when the work is done.
- F. Sometimes a partial payment is needed up front as earnest money.
- G. Pay “when even was come” – some jobs you pay for daily work.
- H. Do not keep back that which should be paid – James 5:4
- I. Calculations of how many hours are involved and materials needed is a good place to start for estimating jobs.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 9: Beware of Covetousness

#### I. Covetousness is Lust, and Lust Conceives

- G. I had not known lust, except the law had said, Thou shalt not covet (Romans 7:7)
- H. Covetousness is **Idolatry** (Colossians 3:5)
- I. Fornication, uncleanness, inordinate affection, evil concupiscence, and **covetousness**
- J. Adultery, fornication, uncleanness, lasciviousness, **idolatry**, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies, envyings, murders, drunkenness, revellings, and such like (Galatians 5:18-20)
- K. Flee from Idolatry (1 Corinthians 10:14)
- L. Lust conceived brings forth sin (James 1:12-16)

#### II. Commandments Against Covetousness Found in Old Testament

- A. Part of the Law – Exodus 20:17; Deuteronomy 5:21
- B. Sin of Achan – Joshua 7:21
- C. Lord Abhorreth the Covetous – Psalm 10:3)
- D. Hating covetousness prolongs days (Proverbs 28:16)
- E. Covetousness spreads (Jeremiah 6:13)
- F. Woe pronounced (Habakkuk 2:9)

#### III. Beware of Covetousness (Luke 12:13-44)

- A. Take Heed (v. 15)
- B. A man's life consisteth not of the abundance of the things which he possesseth
- C. Pharisee were covetous and derided Jesus (Luke 16:14)
- D. Paul said he coveted no man's silver (Acts 20:33)
- E. Part of the reproach of the lost (Romans 1:29)
- F. We are not to keep company with the covetousness (1 Corinthians 5:10, 11)
- G. False brethren make merchandise of the believers through covetousness and feigned words (2 Peter 2:3)

#### IV. Covetousness is **Idolatry** (Colossians 3:5)

- A. Ephesians 5:3-5 – not named once among saints
- B. V.5 – covetous man is an idolater
- C. Has no inheritance in the kingdom of God

#### V. Comes from Within and Defiles the Man

- A. Mark 7:18-23
- B. Love not the world, neither the things in the world (1 John 2:15)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

C. Mortify these members (Colossians 3:5)

### VI. 1 Corinthians 6:10

- A. Covetous do not inherit the kingdom of God
- B. Let your conversation be without covetousness (Hebrews 13:5)
- C. Be content with such things as ye have
- D. God will never leave you

### VII. 1 Timothy 3 – Instruction to Timothy

- A. Bishops cannot be covetous (v. 3)
- B. The love of money is the root of all evil, some coveted, erred from the faith, and pierced with many sorrows (1 Timothy 6:10)
- C. Last day many are covetous (2 Timothy 3:2)

### VIII. Old Testament Law fulfilled by Love

- A. Romans 13:9 – thou shalt love thy neighbor as thyself
- B. “Thou shalt not covet” is comprehended in this saying (above)

### IX. Giving Cheerfully

- A. Should be of abundance
- B. Not of necessity 2 Corinthians 9:7)
- C. Not of Covetousness (2 Corinthians 9:5)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 10: Lay Up Treasures in Heaven

- I. Matthew 6:20 – Commandment to Lay up Treasures in Heaven
  - A. Moth and rust do not corrupt
  - B. Thieves do not break through and steal
  
- II. Rich Man thought he had Plenty laid Up on Earth (Luke 12:19)
  - A. Soul, thou hast much goods laid up for many years (v. 19)
  - B. Take thine ease
  - C. Eat, Drink, and be Merry
  - D. This night thy soul shall be required of thee
  
- III. Slothful Wicked Servant Laid up in a Napkin (Luke 19:20)
  - A. Should have been occupying (v.13)
  - B. Seems not to have feared (v. 21)
  - C. Could have given money to the bank (v. 23) – Missionaries
  - D. Pound taken and given to diligent (v. 24)
  
- IV. We have Hope laid up in Heaven (Colossians 1:5)
  - A. Our eternal home
  - B. Our eternal rewards
  - C. Our eternal fellowship with Jesus
  
- V. We have Crowns laid up in Heaven (2 Timothy 4:8)
  - A. Given at judgment seat
  - B. Rewards for labor
  - C. Occupying and rulership over cities
  
- VI. We set our Affections on Things Above
  - A. Where our treasure is, there our heart is also.
  - B. Lusts are crucified with Christ (Galatians 2:20)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 11: Render unto Caesar the Things that are His

- I. Matthew 22:21 – Caesar has Ownership of some things (God-given)
  - A. Mark 12:17; Luke 20:25 Repeat this lesson
  - B. Financial system run by World under Satanic control
  - C. We submit ourselves to Caesar in obedience to God
  - D. When playing the financial game, always account for taxes.
  - E. All should pay taxes due, but it is wise to minimize the amount legally using the system in place (tax deductions, exemptions, benefits, etc.)
  
- II. Render All their Dues (Romans 13:1-7)
  - A. Taxes are a thing we own based on God's word
  - B. In truth we are free (Matthew 17:26)
  - C. Lest we should offend them, we pay taxes and tribute
  - D. God can have you prosper even when paying taxes.
  
- III. Order of Ownership
  - A. God owns all things in the world (Psalm 50:10-12)
  - B. Satan has been given control for a short time (Luke 4:6)
  - C. We tithe, give offerings, pay taxes, save, give alms, then pay our expenses.
  
- IV. Do Not Resist the Powers that Be (Romans 13:1-8)
  - A. Be subject to the powers that be
  - B. The Powers that be are ordained of God
  - C. Resisting the Power, is resisting God and the ordinance of God
  - D. Receive damnation of you resist
  - E. Rulers are a terror to evil works
  - F. Be afraid to do evil
  - G. Government is the minister of God to thee for good
  - H. The sword of government is not borne in vain
  - I. The revenger to execute wrath upon evil doers
  - J. Be subject for fear and conscience sake
  - K. Governments attend continually upon being God's ministers
  - L. Pay tribute, custom, fear and honor
  
- V. Owe no Man Anything but to Love One Another
  - A. Pay your taxes owed
  - B. Pay your other debts owed



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- C. Your debt of love is never paid in full
- D. Loving others fulfills the law

### VI. Pay Your Taxes Always

- A. New Testament is very clear – pay all tribute due (Romans 13:5 Wherefore ye must needs be subject, not only for wrath, but also for conscience sake.
- B. 6 For for this cause pay ye tribute also: for they are God's ministers, attending continually upon this very thing.
- C. 7 Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.
- D. Caesar's image and superscription shows he owns the money (Matthew 22:20; Luke 20:24).
- E. Pay taxes even if government misuses the money. Disagreement on usage is not a reason to not pay taxes.
- F. Churches in America re tax exempt, but if this were not the case, churches should pay taxes.
- G. Take advantage of all legal ways to lower taxes – home-based businesses, charitable giving, energy saving deductions, etc.
- H. Beware of owing government taxes – see verse 13:8

### VII. Plan Ahead for Payment of Taxes

- A. Taxes should be a budgeted consideration
- B. Create a Tax Fund if needed
- C. Calculate and be ready to pay
- D. Be an ensample of honesty in paying your taxes – Mathew 17:24-27

### VIII. Children of the Kingdom are Free – Matthew 17:24-27

- A. One day we will rule with Jesus Christ – Revelation 2:27
- B. We pay now so as not to offend
- C. All this world will eventually be burned – property, savings, wealth, etc. – 2 Peter 3:9-15
- D. Beware of anybody teaching avoidance of paying taxes – they are not aligned with New Testament

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 12: Give and it Shall be Given unto you

#### I. Luke 6:38 – Giving – the Means to Receiving – Promise Given by Jesus

- A. Luke 6:38 Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.
- B. You should Give
- C. It shall be given unto you
- D. Good Measure
- E. Pressed down
- F. Shaken together
- G. Running over
- H. Men shall give
- I. With the same measure you mete, it is measured

#### II. 2 Corinthians 9:6 – Promise Repeated by Paul

- A. 2 Corinthians 9:6 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully
- B. So and reap go together
- C. Sparingly or bountifully

#### III. What we Sow We Reap – Galatians 6:6-10

- A. 6 Let him that is taught in the word communicate unto him that teacheth in all good things.
- B. 7 Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap.
- C. 8 For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting.
- D. 9 And let us not be weary in well doing: for in due season we shall reap, if we faint not.
- E. 10 As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith.

#### IV. Reap in Due Season – 1 Corinthians 15:58

- A. 58 Therefore, my beloved brethren, be ye steadfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord.
- B. Steadfast
- C. Unmoveable
- D. Always abounding

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### V. Colossians 3:23-25 – No Respect of Persons with God

- A. 23 And whatsoever ye do, do it heartily, as to the Lord, and not unto men;
- B. 24 Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ.
- C. 25 But he that doeth wrong shall receive for the wrong which he hath done: and there is no respect of persons.

### VI. Ecclesiastes 11:1-6 – Cast thy bread

- A. 1 Cast thy bread upon the waters: for thou shalt find it after many days.
- B. 2 Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.
- C. 3 If the clouds be full of rain, they empty themselves upon the earth: and if the tree fall toward the south, or toward the north, in the place where the tree falleth, there it shall be.
- D. 4 He that observeth the wind shall not sow; and he that regardeth the clouds shall not reap.
- E. 5 As thou knowest not what is the way of the spirit, nor how the bones do grow in the womb of her that is with child: even so thou knowest not the works of God who maketh all.
- F. 6 In the morning sow thy seed, and in the evening withhold not thine hand: for thou knowest not whether shall prosper, either this or that, or whether they both shall be alike good.

### VII. Proverbs 11:24 – Increase by Scattering

- A. 24 There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.

### VIII. Proverbs 19:17 – Pity on the Poor is Lending to the Lord

- A. 17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 13: Counting the Cost

- I. Luke 14:25-35 – Jesus Preaching on Counting the Cost
  - A. Primary application is being a disciple will cost you all
  - B. Father
  - C. Mother
  - D. Wife
  - E. Children
  - F. Brethren
  - G. Sisters
  - H. His own life
  - I. Bearing his own cross
  
- II. Basic example is that of Building a Tower (v. 28-30)
  - A. Intend to build a tower
  - B. Sit down first
  - C. Count the cost
  - D. Whether he have sufficient to finish it
  
- III. All plans have a cost
  - A. Before starting, count the cost
  - B. Have sufficient to finish it
  - C. Not hope you have
  - D. Not go in debt
  - E. Figure the cost of something is act of obedience
  
- IV. Example of Going to War (v. 31-32)
  - A. All wars cost
  - B. Sit down first
  - C. Consultation to win or lose
  - D. Desire peace if you cannot win
  
- V. Lending with Discretion – Psalm 112:5
  - A. 5 A good man sheweth favour, and lendeth: he will guide his affairs with discretion.
  - B. Shows favor
  - C. Lends
  - D. Guides affairs with discretion

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- E. Jesus said, Do good and lend – Luke 6:34 And if ye lend to them of whom ye hope to receive, what thank have ye? for sinners also lend to sinners, to receive as much again.
  - F. 35 But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil.
- VI. Proverbs 27:23-27 – Diligent to Know thy State
- A. Financial Statements – 23 Be thou diligent to know the state of thy flocks,
  - B. Constant knowledge of state – and look well to thy herds.
  - C. Cost and value constantly change – 24 For riches are not for ever:
  - D. Leadership of country impacts wealth – and doth the crown endure to every generation?
  - E. Labor in that which produces – 25 The hay appeareth, and the tender grass sheweth itself, and herbs of the mountains are gathered.
  - F. Live off thy own means – 26 The lambs are for thy clothing, and the goats are the price of the field.
  - G. Promise of sufficiency – 27 And thou shalt have goats' milk enough for thy food, for the food of thy household, and for the maintenance for thy maidens.
- VII. Luke 16:1-14 – Learn from the Unjust Steward
- A. We shall give account – know your account (v. 2)
  - B. Don't we wasteful
  - C. Steward had to ask how much debtors owed (v. 5, 7)
  - D. V. 9 make friends of unrighteous mammon so you will be received into everlasting habitations

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 14: Born Naked, and Leave Naked

#### I. Genesis 2:25 – Adam and Eve Naked

- A. God created them this way
- B. They had all they needed in the garden
- C. No need to cover up or eat that which was prohibited.

#### II. Job 1:21 – Job Understood God Gives and Takes Away

- A. 21 And said, Naked came I out of my mother's womb, and naked shall I return thither: the LORD gave, and the LORD hath taken away; blessed be the name of the LORD.
- B. Job was a wealthy man
- C. God gives
- D. God takes away
- E. Blessed be the name of the Lord

#### III. Ecclesiastes 5:15 – Solomon Understood We Return as We Came

- A. 15 As he came forth of his mother's womb, naked shall he return to go as he came, and shall take nothing of his labour, which he may carry away in his hand.
- B. Man takes nothing of his labour
- C. Man cannot carry anything beyond the grave

#### IV. 1 Timothy 6:5-11 – Paul's Words to Timothy

- A. Gain is Not Godliness – 5 Perverse disputings of men of corrupt minds, and destitute of the truth, supposing that gain is godliness: from such withdraw thyself.
- B. 6 But godliness with contentment is great gain.
- C. 7 For we brought nothing into this world, and it is certain we can carry nothing out.
- D. Learn to Be Content – 8 And having food and raiment let us be therewith content.
- E. 9 But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.
- F. 10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.
- G. 11 But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.

#### V. Philippians 4:11-13 – Learn to be Content in All Things

- A. 11 Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- B. 12 I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need.
- C. 13 I can do all things through Christ which strengtheneth me.

### VI. Since we Leave Naked

- A. One cannot really “take it with him”
- B. Need to send wealth ahead or have it follow you (1 Timothy 5:24-25)
- C. Paul is still gaining rewards today for the work he did 2,000 years ago
- D. The rich man died. How much did he leave? Answer: *All of it.*
- E. Lay-up treasures in heaven (Matthew 6:19-21)
- F. Be not found naked at the judgment seat (2 Corinthians 5:1-4)
- G. Be not deceived having earthly wealth (Revelation 3:17)
- H. Leave an inheritance for your grandchildren (Proverbs 13:22)

### VII. Whatsoever you do, Do it heartily as unto the Lord

- A. All believers can gain rewards for doing normal things
- B. Must be obedient
- C. Must have right heart – heartily as unto the Lord (Colossians 3:17-25)
- D. Husbands can earn rewards by being obedient
- E. Wives can earn rewards by being obedient
- F. Children can earn rewards by being obedient
- G. Fathers can earn rewards by being obedient
- H. Servants can earn rewards by being obedient
- I. Masters can earn rewards by being obedient (4:1)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 15: Hard for a Rich Man to Enter Kingdom

#### I. Hard for a Rich Man (Mark 10:25)

- A. Matthew 19:23, 24 – A rich man shall hardly enter
- B. Trust in Riches – not in God
- C. Set heart upon them – not on God
- D. Serve Mammon – not God
- E. Easier for a camel to go through an eye of a needle
- F. So shall a rich man fade away in his ways (James 1:11)
- G. Psalm 49:6-9 They that trust in their wealth, and boast themselves ... none of them can redeem his brother – the redemption of their soul is precious

#### II. Not Impossible for a Rich Man (Matthew 19:26)

- A. Zacchaeus got saved and was a rich man (Luke 19:1-10)
- B. He was willing to give away much of his possessions – half to the poor
- C. The Lord said salvation had come to his house
- D. Faith without works is dead

#### III. With God, All Things are Possible Matthew 19:26)

- A. Joseph of Arimathea was rich and a disciple (Matthew 27:57)
- B. Went to Pilate
- C. Begged body of Jesus
- D. Wrapped in clean linen cloth
- E. Laid it in his own new tomb

#### IV. Hard for them who Trust in Riches

- A. Rich man and Beggar (Luke 16:19)
- B. Clothed in Purple
- C. Fared sumptuously every day
- D. Rich man died (v. 22)
- E. In hell he lift up his eyes being in torments (v. 23)

#### V. Luke 12:16 – Rich man Built Bigger Barns

- A. (v. 19) Soul, thou hast much goods
- B. (v. 20) Today thy soul is required
- C. Whose shall those things be?
- D. Not rich toward God.



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### VI. Lessons from Psalm 73 – Prosperity of the Wicked?

- A. My feet were almost gone (v. 2)
- B. Psalmist envious at the foolish when he saw the prosperity of the wicked (v. 3)
- C. No bands in their death (v. 4)
- D. Their strength is firm (v. 4)
- E. Not troubled or plagued (v. 5)
- F. Pride and violence cover them (v. 6)
- G. Eyes stand out for fatness (v. 7)
- H. They have more than they could wish (v. 7)
- I. They are corrupt, oppressive, and speak loftily (v. 8)
- J. They set their mouths against heaven, tongue walks through the earth (v. 9)
- K. People return hither, water of a full cup wrung out to them (v. 10)
- L. They say, How doth God know? (v. 11)
- M. Ungodly, prosper in the world, increase in riches (v. 12)
- N. Heart of righteous cleansed in vain (v. 13)
- O. Righteous plagued and chastened (v. 14)
- P. Thoughts of wicked prospering too painful (v. 16)
- Q. Until I went into the sanctuary of God (v. 17)
- R. Then I understood their end (v. 17)
- S. They are set in slippery places and cast down to destruction (v. 18)
- T. Brought to desolation in a moment (v. 19)
- U. Utterly consumed with tears (v. 19)
- V. God shall despise their image (v. 20)
- W. Righteous pricked (v. 21)
- X. God is strength of my heart (v. 26)
- Y. They that are far from thee shall perish (v. 27)
- Z. It is good for me to draw near to God (v. 28)

### VII. Trust in the Lord with all thine Heart

- A. Middle verse – Psalm 118:9 – better to trust in the LORD than to put confidence in princes
- B. Proverbs 3:5-10 Trust in the LORD with all thine heart
- C. In all thy ways acknowledge him, and he shall direct your paths
- D. Fear the LORD, depart from evil
- E. Honor the LORD with thy substance – so shall thy barns be filled with plenty

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 16: The Deceitfulness of Riches

- I. Matthew 13:22; Mark 4:19 – Jesus warned of the Deceitfulness of Riches
  - A. Likened to thorns in a person's heart (Matthew 13:22)
  - B. This chokes the word
  - C. The man is unfruitful
  
- II. 1 Timothy 6:9 – They that will be Rich Fall
  - A. 9 But they that will be rich fall into temptation
  - B. and a snare,
  - C. and into many foolish
  - D. and hurtful lusts,
  - E. which drown men in destruction
  - F. and perdition.
  
- III. 1 Timothy 6:10 – Men are Deceived into Loving Money
  - A. We ought to Love God
  - B. We ought to serve God
  - C. 10 For the love of money is the root of all evil:
  - D. which while some coveted after, they have erred from the faith,
  - E. and pierced themselves through with many sorrows.
  
- IV. 1 Timothy 6:5 – Supposing that Gain is Godliness
  - A. 5 Perverse disputings of men of corrupt minds,
  - B. and destitute of the truth,
  - C. supposing that gain is godliness:
  - D. from such withdraw thyself.
  
- V. 2 Timothy 4:10 – Demas Forsook Paul
  - A. 10 For Demas hath forsaken me,
  - B. having loved this present world,
  - C. and is departed unto Thessalonica
  - D. Once a fellow laborer with Paul (Colossians 4:14; Philemon 1:24)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 17: Leave Houses and Lands

#### I. Matthew 19:27-30 – What is our Reward?

- A. There is a reward for following Jesus
- B. There is a reward for what you forsake
- C. There are rewards in heaven also
- D. There are rewards in the world to come
- E. Apostles receive 12 thrones judging Israel (v. 28)
- F. Everyone else receives 100 times and everlasting life
- G. Also, 100 times in this time (Matthew 10:30)
- H. Many that are first shall be last, and many last shall be first

#### II. 1 Timothy 5:18 – Laborer is Worthy

- A. 18 For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward.
- B. 1 Corinthians 3:8: Now he that planteth and he that watereth are one: and every man shall receive his own reward according to his own labour.
- C. Workers should be paid
- D. Workers are worthy
- E. Reward according to own labor

#### III. Jesus is Good – Matthew 20:1-16

- A. Jesus agrees to reward us (v. 2)
- B. Jesus hires in every age (v. 3-7)
- C. Last got rewarded first – and got full day's pay (v. 9)
- D. First got rewarded last, and got paid the same (v. 10)
- E. Jesus does no wrong (v. 13)
- F. Jesus does what he wills (v. 15)
- G. Jesus is good – beware of evil eye (v. 15)
- H. Many are called, few are chosen (v. 16)

#### IV. Reward for Persecution

- A. Luke 6:22 Blessed are ye, when men shall hate you, and when they shall separate you from their company, and shall reproach you, and cast out your name as evil, for the Son of man's sake.  
23 Rejoice ye in that day, and leap for joy: for, behold, your reward is great in heaven: for in the like manner did their fathers unto the prophets.
- B. Matthew 5:11, 12, 46

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### V. Reward for Giving even Small Things

- A. Mark 9:41 For whosoever shall give you a cup of water to drink in my name, because ye belong to Christ, verily I say unto you, he shall not lose his reward.
- B. Matthew 10:41 He that receiveth a prophet in the name of a prophet shall receive a prophet's reward; and he that receiveth a righteous man in the name of a righteous man shall receive a righteous man's reward.  
42 And whosoever shall give to drink unto one of these little ones a cup of cold water only in the name of a disciple, verily I say unto you, he shall in no wise lose his reward.

### VI. 2 John 1:8 – Strive to Receive a Full Reward

- A. 8 Look to yourselves, that we lose not those things which we have wrought, but that we receive a full reward.
- B. Colossians 2:18: Let no man beguile you of your reward in a voluntary humility and worshipping of angels, intruding into those things which he hath not seen, vainly puffed up by his fleshly mind,

### VII. Revelation 11:18 – Rewards in Heaven after Resurrection

- A. 18 And the nations were angry, and thy wrath is come, and the time of the dead, that they should be judged, and that thou shouldest give reward unto thy servants the prophets, and to the saints, and them that fear thy name, small and great; and shouldest destroy them which destroy the earth.

### VIII. Revelation 22:12 – Rewards given at Second Coming

- A. 12 And, behold, I come quickly; and my reward is with me, to give every man according as his work shall be.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 18: Wasted Goods

#### I. Not a Waste to Spend on Jesus – Matthew 26:8

- A. Mark 14:4 – Woman anoints Jesus – indignation in those who do not understand
- B. That which was very precious given to the Lord (v. 3)
- C. She hath wrought a good work on me (v. 6)
- D. Memorial of Mary wherever in world gospel is preached (v. 9)
- E. The above statement is amazing – Jesus said to preach the gospel to every creature in in all nations.

#### II. Luke 15:11-32 – The Prodigal

- A. One son wanted his inheritance early
- B. Wasted substance with riotous living (v. 13)
- C. Spent all (v. 14)
- D. Famine arises (v. 14)
- E. Now he was in want – she should have prepared for famine (v. 14)
- F. Had to feed swine (v. 15)
- G. Had to eat swine food (v. 16)
- H. Father had abundant bread (v. 17)
- I. Lesson: Father's way is best – Father knows best
- J. There is abundance in the Father's house, doing things the Father's way
- K. The faithful son was inheritor of all the father had

#### III. Luke 16:1-14 – The Unjust Steward

- A. Parable of an unjust steward
- B. It is required that a steward be found faithful (1 Corinthians 4:2)
- C. Good stewards minister their gifts (1 Peter 4:10)
- D. Do not be accused of wasting the master's goods (v. 1)
- E. We shall give an account (v. 2)
- F. Time to work or beg will be over when we are judged (v. 3)
- G. Do wisely (v. 8)
- H. Make friends of the Mammon (v. 9)
- I. Faithful in least, also faithful in much (v. 10)
- J. True riches which are our own (v. 11, 12)
- K. Cannot serve two masters

#### IV. John 6:12 – Gather Fragments that Nothing be Lost.

- A. Thousands were fed simply with a little that a boy had and the blessing of Jesus
- B. Jesus can feed the multitudes using very little
- C. Although God has abundance, he does not want waste

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- D. There are fragments to be gathered
  
- V. Proverbs 19:9 – Slothful is Brother to a Great Waster
  - A. Very powerful verse that requires meditation
  - B. Redeem the time (do not waste it) – Ephesians 5:16; Colossians 4:5
  - C. Be not slothful in your work

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 19: Do Not Sound a Trumpet

#### I. Matthew 6:1-4 – Giving in Secret

- A. Giving is not done to impress men (v. 1)
- B. No reward to those who give to be seen of men
- C. Hypocrites sound trumpets when they give
- D. They desire glory of men
- E. They have their reward

#### II. Give in Secret

- A. Do not let left hand know what thy right hand doeth
- B. Even two hands so close do not know what each gives
- C. Alms given in secret (v. 4)
- D. The Father sees in Secret (v. 4)
- E. Father rewards openly

#### III. James 2:14-17 – Faith without Works is Dead

- A. Brother or sister be naked, or destitute of daily food
- B. Say, “Depart in peace, be ye warmed and filled.”
- C. But ye give not them those things which are needful to the body
- D. What does it profit?
- E. We show our faith by our works (v. 18)

#### IV. If any does not work, neither should he eat (2 Thessalonians 3:10-15)

- A. Paul speaks against “free-loading” (v. 10)
- B. We all can do something laboring together
- C. Busybodies, instead of working
- D. Walk disorderly instead of working
- E. Work with quietness, eat own bread
- F. Be not weary in well doing (v. 13)
- G. Have no company with those who disobey
- H. Admonish him as a brother (15)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 20: Sell All You Have and Follow Me

#### I. Matthew 19:21 – Sell that thou hast

- A. Man had an opportunity to walk with Jesus – a one-time historical opportunity.
- B. Christ had few possessions – teaching men to trust the Father
- C. Went away sorrowful for he had great possessions.
- D. We need to understand God owns all things
- E. We cannot keep what is not ours
- F. We have the use of things
- G. Whatever is Given for God is multiplied in return
- H. The parable of the treasure in the field (Matthew 13:44) says for the joy he found sells all he has and buys the field.

#### II. Matthew 19:27 – We have Forsaken All and Followed Thee

- A. What shall we have therefore?
- B. Ye shall sit upon twelve thrones judging the twelve tribes of Israel
- C. Every one that has forsaken – Houses, Brethren, Sister, Father, Mother, Wife, Children, Lands – shall receive an hundred fold (v.29)
- D. Mark 10:30 – hundredfold now in this time, and in the world to come eternal life.

#### III. A Servant should be Willing to leave All Material Things for the Lord's Work

- A. All is the Lord's anyway (Psalm 50:10)
- B. We only have the use of things (1 Timothy 6:17)
- C. Use what you have for the Lord's work
- D. Sell what you want for the Lord's work (Luke 19:8; Acts 4:34-37)
- E. Always be willing to forsake all and follow Jesus Christ
- F. He can rebuild your possessions
- G. Nothing left to follow Jesus is a loss

#### IV. In your Heart, Everything should be Expendable

- A. Take heed
- B. Beware of covetousness (Luke 12:15)
- C. A man's life does not consist of things
- D. Life is short (v. 20) and can end unexpectedly
- E. Live with few things
- F. Let your moderation be made known (Philippians 4:5) – only place used
- G. We are content with food and raiment (1 Timothy 6:8)
- H. Godliness with contentment are great gain (1 Timothy 6:6)



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- V. Solomon Realized Things of the World are Vain – Ecclesiastes
- A. All things are full of labor (v. 8)
  - B. Eye is not satisfied with seeing, ear is not satisfied with hearing (1:8)
  - C. Mirth, pleasure, and laughter of little value (2:1, 2)
  - D. Great works, stuff, servants, and wealth of no profit (2:3-11)
  - E. Nothing better than to rejoice in one's work (3:22)
  - F. The work of the Lord is the greatest work – fishers of men (Mathew 4:19)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 21: Real Riches – Rich Toward God

#### I. Luke 12:15-34 – How to be Rich Toward God

##### A. Read following passage:

15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

16 And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully:

17 And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

18 And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

19 And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?

21 So is he that layeth up treasure for himself, and is not rich toward God.

22 And he said unto his disciples, Therefore I say unto you, Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on.

23 The life is more than meat, and the body is more than raiment.

24 Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls?

25 And which of you with taking thought can add to his stature one cubit?

26 If ye then be not able to do that thing which is least, why take ye thought for the rest?

27 Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these.

28 If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith?

29 And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind.

30 For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things.

31 But rather seek ye the kingdom of God; and all these things shall be added unto you.

32 Fear not, little flock; for it is your Father's good pleasure to give you the kingdom.

33 Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth.

34 For where your treasure is, there will your heart be also.

#### II. Stuff sometimes comes in abundance (v.16)

A. Plentifully (v. 16)

B. No room to bestow (v. 17)

C. Build greater barns to house stuff (v. 18)

D. Soul told to be content with stuff, not God (v. 19)

E. Abundance is an opportunity to be rich toward God (v. 21)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### III. Death can come Any Time (v. 20)

- A. This same night his soul was required of him
- B. Your stuff goes to survivors
- C. May not have time to enjoy your stuff
- D. OK to lay up a little, but more importantly, Lay up in Heaven be rich toward God
- E. God should be your treasure

### IV. Man's Life does not consist of Things, but of God

- A. A time to get and a time to lose
- B. Ecclesiastes 3:6: A time to get, and a time to lose; a time to keep, and a time to cast away;
- C. Jesus satisfies the soul

### V. Take No Thought for Your Life (v. 22)

- A. What you eat
- B. What you wear
- C. Ravens are cared for (v. 24)
- D. God cares for you (v. 28)
- E. God takes care of things (v. 29)
- F. God knows your needs (v. 30)

### VI. Seek First the Kingdom of God (v. 31)

- A. Priority
- B. Fear not
- C. Sell and give alms
- D. Your treasure and heart are in the same place

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 22: The Blessings and Dangers of Riches

#### I. The Blessings of Riches

- A. Abraham was rich (Genesis 13:2)
- B. Solomon given riches by God (1 Kings 3:11-13)
- C. Solomon did not ask for riches
- D. Solomon surpassed all other kings in riches and wisdom (2 Chronicles 9:22)
- E. Wisdom and riches are good partners
- F. Other kings with riches: Jehoshaphat (2 Chronicles 17:5; 18:1); Hezekiah (2 Chronicles 32:27)
- G. Job was rich – greatest of all the men of the east (Job 1:3)
- H. Reward for being righteous (Psalm 112:3) Wealth and riches shall be in his house: and his righteousness endureth for ever.
- I. Reward of wisdom (Proverbs 3:16; 8:18) 16 Length of days is in her right hand; and in her left hand riches and honour.
- J. Shows man is strong (Proverbs 11:16) A gracious woman retaineth honour: and strong men retain riches.
- K. Riches are crown of the wise (Proverbs 14:24) The crown of the wise is their riches: but the foolishness of fools is folly.
- L. Allow an inheritance for children (Proverbs 19:14) House and riches are the inheritance of fathers and a prudent wife is from the LORD.
- M. Shows humility and the fear of the Lord (Proverbs 22:4) By humility and the fear of the LORD are riches, and honour, and life.
- N. Result of knowledge (Proverbs 24:4) And by knowledge shall the chambers be filled with all precious and pleasant riches.

#### II. The Danger of Riches

- A. Do not set heart upon them (Psalm 62:10) Trust not in oppression, and become not vain in robbery: if riches increase, set not your heart upon them.
- B. Danger to trust in riches (Psalm 52:7) Lo, this is the man that made not God his strength; but trusted in the abundance of his riches, and strengthened himself in his wickedness.
- C. Riches do not profit in day of wrath (Proverbs 11:4) Riches profit not in the day of wrath: but righteousness delivereth from death.
- D. Those who trust in riches shall fall (Proverbs 11:28) He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.
- E. Risk being poor if misused (Proverbs 22:16) He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.
- F. Riches are not reliable (Proverbs 23:5) Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.
- G. May deny the Lord (Proverbs 30:7-9) Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.
- H. Never satisfied (Ecclesiastes 4:8) There is one alone, and there is not a second; yea, he hath neither child nor brother: yet is there no end of all his labour; neither is his eye satisfied

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

with riches; neither saith he, For whom do I labour, and bereave my soul of good? This is also vanity, yea, it is a sore travail.

- I. Can cause hurt (Ecclesiastes 5:13) There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt.
- J. Can't eat of it (Ecclesiastes 6:2) A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease.
- K. Men tend to glory in riches (Jeremiah 9:23) Thus saith the LORD, Let not the wise man glory in his wisdom, neither let the mighty man glory in his might, let not the rich man glory in his riches:
- L. Riches can choke the word (Matthew 13:22) He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful.
- M. Hard to enter into kingdom (Mark 10:23) And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God!
- N. Rich can become highminded (1 Timothy 6:17) Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;

### III. The Blessing of Lacking

- A. A man is rich in other ways (Proverbs 13:7) There is that maketh himself rich, yet hath nothing; there is that maketh himself poor, yet hath great riches.
- B. A good name is better than riches (Proverbs 22:1) A good name is rather to be chosen than great riches, and loving favour rather than silver and gold.
- C. Learn the supply of God (Philippians 4:19) But my God shall supply all your need according to his riches in glory by Christ Jesus.
- D. Substance used to make others rich – 2 Corinthians 8:9: For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

### IV. The Danger of Lacking (Poverty)

- A. Poor tempted to steal (Proverbs 30:7-9) Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.
- B. Poor tempted to covet
- C. Poor tempted to complain or murmur
- D. Poor tempted to charge God foolishly
- E. Poor tempted to self-pity
- F. Poor tempted to be distracted
- G. Poor tempted to envy the wicked (Psalm 73:3)
- H. Not always a good testimony to be poor
- I. Destruction (Proverbs 10:15) The rich man's wealth is his strong city: the destruction of the poor is their poverty.
- J. Withholding more than what is meet (Proverbs 11:24) There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- K. Result of being a drunkard and glutton (Proverbs 23:21) For the drunkard and the glutton shall come to poverty: and drowsiness shall clothe a man with rags.
  - L. Following vain persons (Proverbs 28:19) He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.
  - M. Slothfulness (Proverbs 10:4) He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.
  - N. Poor hear not rebuke (Proverbs 13:8) The ransom of a man's life are his riches: but the poor heareth not rebuke.
  - O. Hated (Proverbs 14:20) The poor is hated even of his own neighbour: but the rich hath many friends.
  - P. Love pleasure and wine (Proverbs 21:17) He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.
- V. A Little with Righteousness better than riches of wicked (Psalm 37:16)
- A. A little that a righteous man hath is better than the riches of many wicked.
  - B. Good men versus wicked men – the amount of money does not change this.
- VI. Riches do not Deliver (Psalm 49:6-9))
- A. 6 They that trust in their wealth, and boast themselves in the multitude of their riches;
  - B. 7 None of them can by any means redeem his brother, nor give to God a ransom for him:
  - C. 8 (For the redemption of their soul is precious, and it ceaseth for ever:)
  - D. 9 That he should still live for ever, and not see corruption.
- VII. The Blessing of the Lord
- A. Proverbs 10:22: The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.
  - B. I Samuel 2:7: The LORD maketh poor, and maketh rich: he bringeth low, and lifteth up.
  - C. Proverbs 22:2: The rich and poor meet together: the LORD is the maker of them all.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 23: To Him that Hath to Him Shall be Given

#### I. Unto every one that hath shall be given (Luke 19:24-26)

- A. God gives to Laborers
- B. God gives to faithful servants
- C. God gives to obedient children
- D. 24 And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds.
- E. 25 (And they said unto him, Lord, he hath ten pounds.)
- F. 26 For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him.

#### II. Faithful in least, faithful in much (Luke 16:10)

- A. He that is faithful in that which is least is faithful also in much:
- B. and he that is unjust in the least is unjust also in much.
- C. The faithful receive more and more

#### III. Always Abounding, Always Increasing

- A. 1 Corinthians 15:58: Therefore, my beloved brethren, be ye stedfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord.
- B. Colossians 2:7: Rooted and built up in him, and stablished in the faith, as ye have been taught, abounding therein with thanksgiving.
- C. Abounding means very plentiful, abundant
- D. Proverbs 11:24: There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.
- E. Proverbs 13:11: Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.
- F. 2 Corinthians 9: 10: Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;)

#### IV. Old Saying: If you want something done, give to someone who is busy

- A. Doers get things done
- B. Be good starters and good finishers
- C. Required in stewards to be faithful (1 Corinthians 4:2)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 24: More Blessed to Give than Receive

- I. Remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive
- A. Acts 20:35
  - B. Paul's last statement to Ephesian elders
  - C. I have shewed you all things,
  - D. how that so labouring
  - E. ye ought to support the weak,
  - F. and to remember the words of the Lord Jesus,
  - G. how he said, It is more blessed to give than to receive.
- II. I have coveted no man's silver, or gold, or apparel.
- A. Acts 20:33:
  - B. Paul did not covet other peoples' stuff
  - C. Paul learned to be content in every state (Philippians 4:11)
- III. Yea, ye yourselves know, that these hands have ministered unto my necessities
- A. Acts 20:34
  - B. Paul's testimony was known
  - C. He worked with his hands to provide for himself
  - D. and to them that were with me.
  - E. And to have ability to give
- IV. Giving to those who Lack
- A. Mark 13:7: For ye have the poor with you always, and whensoever ye will ye may do them good: but me ye have not always.
  - B. Proverbs 14:21 He that despiseth his neighbour sinneth: but he that hath mercy on the poor, happy is he.
  - C. Proverbs 14:31 He that oppresseth the poor reproacheth his Maker: but he that honoureth him hath mercy on the poor.
  - D. Proverbs 19:17: He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.
  - E. "Downhill" giving
  - F. Your abundance a supply for the want of others
  - G. Principle of Equality
  - H. 2 Corinthians 8:14: But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality:
  - I. Proverbs 22:16: He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- J. Better to give through church ministry
  - K. Acts 4:34 Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold,
  - L. 35 And laid them down at the apostles' feet: and distribution was made unto every man according as he had need.
  - M. 36 And Joses, who by the apostles was surnamed Barnabas, (which is, being interpreted, The son of consolation,) a Levite, and of the country of Cyprus,
  - N. 37 Having land, sold it, and brought the money, and laid it at the apostles' feet.
- V. Same Measure Meted
- A. Luke 6:38: Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.
- VI. Giving to the Right People
- A. Give to the poor – Matthew 5:13; 19:21; Mark 10:21; 14:7; 2 Corinthians 9:9; Galatians 2:10)
  - B. Honor Jesus first (Mark 14:7)
  - C. Give “downhill” – your supply for their want (2 Corinthians 8:14)
  - D. Give wisely – not to enable bad behavior (2 John 10, 11)
  - E. Be careful with God’s money – giving to those who should not receive – 1 Timothy 5:3-13
  - F. God’s money should not be wasted on riotous living – Luke 15:13
  - G. A Personal testimony – as a pastor I have experienced many times people coming by church looking for a handout. Sometimes we give, sometimes not. Most will use the money wrongly, so as a pastor I have a duty not to waste the church’s money, even though we have a benevolent budget. We take things on a case by case basis. However, if one uses cigarettes or booze, they must have money because these things are not cheap. Recent averages for a pack of cigarettes is \$6.88, so buying a pack a day is \$188 a month, or \$2,292 a year. I should not give God’s money for tobacco.
- A cheap half-pint of whiskey is \$10, and a bottle of cheap wine is \$4. I do not want to encourage or facilitate drunkenness according to Habakkuk 2:15 and Ephesians 5:18.
- In respect to food, there are a variety of food banks in our area, so those in need have that option. In respect to housing, we have a lot of Section-8 housing, or there are rescue type missions that house people for a night. I need not use God’s funds for these.
- Our charity and giving should be done with God’s leading and wisdom. We are debtors to every man in respect to the gospel. The distribution of church funds was mainly given to the needy saints through the leadership of the church (Acts 4:32-37). If a church member has other options, the church should not be charged (1 Timothy 5:16).

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 25: Operate in Abundance, not Necessity

#### I. Blessings Promised to Israel in the Law (Deuteronomy 28:1-14)

- A. 1 And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth:
- B. 2 And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God.
- C. 3 Blessed shalt thou be in the city, and blessed shalt thou be in the field.
- D. 4 Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep.
- E. 5 Blessed shall be thy basket and thy store.
- F. 6 Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out.
- G. 7 The LORD shall cause thine enemies that rise up against thee to be smitten before thy face: they shall come out against thee one way, and flee before thee seven ways.
- H. 8 The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee.
- I. 9 The LORD shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the LORD thy God, and walk in his ways.
- J. 10 And all people of the earth shall see that thou art called by the name of the LORD; and they shall be afraid of thee.
- K. 11 And the LORD shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD sware unto thy fathers to give thee.
- L. 12 The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.
- M. 13 And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them:
- N. 14 And thou shalt not go aside from any of the words which I command thee this day, to the right hand, or to the left, to go after other gods to serve them.

#### II. Blessings of Abundance Promised by Jesus (Luke 6:38)

- A. Luke 6:38: Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.
- B. Promise given through Paul in 2 Corinthians 9:8: And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:
- C. Teaching by Paul in 1 Thessalonians 4:11 And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you;

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- D. 12 That ye may walk honestly toward them that are without, and that ye may have lack of nothing.
- III. Good Finances require Good Discipline and Practices
- A. Finances are 1% mathematics and 99% discipline and practice
  - B. Follow Biblical principles
  - C. Be diligent to work hard
  - D. Live below your means
  - E. Be faithful in tithes, offerings, alms
  - F. Save for the future
  - G. Avoid debt
  - H. Use debt wisely
  - I. Pay cash whenever possible
  - J. Do not love the things of which God warns us: money, pleasure, wine, food, world, etc.
- IV. Observe Duty to God first, then Men
- A. Tithes, Offerings, Alms
  - B. Tithe – A debt you owe
  - C. Offering – A Seed you Sow
  - D. Alms – A Blessing you Bestow
  - E. When you give, do it cheerfully, not of necessity (2 Corinthians 9:7)
- V. Pay Yourself After (next) – Savings, investment
- A. Live below your means
  - B. Save as a regular pattern
  - C. Start as young as possible
  - D. Saving 10% over 40 years is minimum for retirement
  - E. Saving 15% over 40 years is sufficient for retirement
  - F. Saving 20% over 40 years is abundant for retirement
- VI. Practice Paying Ahead
- A. Use auto pay with bank account
  - B. Pay half-payments every 2 weeks
  - C. Bi-weekly adds a month per year
  - D. Pay a little more than needed
  - E. Practice have negative in what is owed (utilities, notes, etc.)
  - F. 6-month buffer achieved by bi-weekly payments
  - G. Bi-weekly payments pays off a 30-year mortgage in 18 years

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### VII. Establish Different Accounts for Regular Obligations, Savings, and Opportunities

- A. Many banks have free checking
- B. Have a variety of bank accounts
- C. Paychecks automatically deposited into 2 or 3 accounts
- D. Set up one account sufficient for housing, vehicle, utilities, insurance – set up this account for automatic in and out. Allow this account to operate automatically. Allow for a little more to come in than what goes out.
- E. Set up a second account for tithes, offerings, alms. Allow for a little more to come in than what goes out. Be faithful and regular in giving to your local church, missions, etc.
- F. Set up a third account for retirement or investment. Many rules allow pre-tax contributions. Put in minimum that company matches. Strive for 15%.
- G. Set up a fourth account for long term purchases, vacations, or other objectives.
- H. Set up a fifth account for business ventures. This is expendable, risk capital that you will use as the Lord leads. If you have a business, operate all expenses and business solely in this account.

### VIII. Keep Cash on Hand

- A. Have a safe at home or other safe place to keep a good supply of extra cash
- B. Having cash is good in case of emergency
- C. Having cash is good in case of opportunity
- D. Having cash is good in case of needs of others
- E. Cash is undesignated and added to little by little – helps the person experience abundance.

### IX. Have Separate Account for Wife (Proverbs 31:11)

- A. Used for household needs (Proverbs 31:14)
- B. Used for wife's necessities and other expenses (Proverbs 31:15, 16)
- C. Wife can give alms from this account (Proverbs 31:20)
- D. Added to regularly (Proverbs 31:31)
- E. Wife learns to manage her account (Proverbs 31:27)
- F. Wife can add to her account as she produces (Proverbs 31:24)

### X. Have Separate Account for Grandchildren's Inheritance

- A. Proverbs 13:22: A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.
- B. This account is in name of both grandfather and a child
- C. The child can distribute funds as the grandfather determines
- D. Avoid wills, probate, and inheritance tax – keep account in child's name.
- E. Educational funds are also available
- F. Distribute wealth before death is best

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### XI. Live as though you are Living in Abundance – Your Financial Thermostat

- A. All people have a financial thermostat
- B. It defines what you believe your level of abundance is
- C. If you have \$10,000 in your wallet you should not be so quick to spend
- D. Poverty thinking is: I should spend down so I am at my financial thermostat of little. That is where I am supposed to be, so if I get more, I have to spend it to get back down.
- E. Abundance thinking is: I have a financial thermostat of abundance so I want to add to that abundance. I prefer to retain riches and wait for the right opportunities that will increase my substance here or in heaven, or opportunities that will provide additional income.
- F. Not that I speak in respect to want (Philippians 4:11)
- G. In every state be content (v. 11)
- H. Reject “*If it is free it is for me*” outlook (hoarders)
- I. Embrace moderation
- J. Purchase with prudence – long term view

### XII. Discussion Points on Thinking as a Rich Person

- A. The world has many rich people who are not rich toward God. They have an earthly wealth, but this is not transferred to heavenly wealth.
- B. The rich in this world are wise in knowing how to generate wealth.
- C. Jesus said: “the children of this world are in their generation wiser than the children of light.” (Luke 16:8)
- D. The List below is taken from the world and purports to inform us the difference between how the rich and poor think. The list has been adjusted to show just how the rich act or think.
- E. The purpose of this lesson point is to judge the thought pattern of the rich and identify which things are profitable, and which things are not, and to what extent we should agree.
- F. The below list is taken from worldly wisdom. Not all points align with the word of God. Some points do align with the word of God. Add a check mark to each point that you believe is scriptural, or a Y/N answer.
- G. For further study, add a verse that either supports or contradicts the statement.
- H. Note that some statements are scriptural to a certain extent. Allow free discussion.
- I. Also, for discussion, the statement may be true, but still be contrary to scripture. For example, “The Rich believe they are among the most spiritual people in society” is a true statement (1 Timothy 6:5) but is against what God teaches.
- J. Here is the list for discussion:

Number	Thought or Action of the Worldly Rich	Biblical (Y / N)
1	The Rich are constantly thinking about the future	
2	The Rich are action oriented.	
3	The Rich are passionate	
4	The Rich prefer specific knowledge over formal education	
5	The Rich are outrageously ambitious	
6	The Rich are not afraid to invest	

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

7	The Rich know how to leverage other people's money (OPM)	
8	The Rich surround themselves with like-minded people	
9	The Rich choose the best employees	
10	The Rich can size anybody up in an instant	
11	The Rich have a very accurate detector of character	
12	The Rich don't care about what you think of them	
13	The Rich think of the world as a small place	
14	The Rich raise their children to be rich	
15	The Rich know the rich don't know everything	
16	The Rich ask the right questions	
17	The Rich are willing to work	
18	The Rich have an action mentality	
19	The Rich are patient	
20	The Rich self-correct	
21	The Rich praise others often but are stingy with the criticism of others	
22	The Rich put others first	
23	The Rich dream of the future	
24	The Rich think about money logically	
25	The Rich follow their passion	
26	The Rich are up for the challenge	
27	The Rich use other people's money	
28	The Rich would rather be educated than entertained	
29	The Rich focus on earning	
30	The Rich know when to take risks	
31	The Rich expect to make more money	
32	The Rich see money as a friend	
33	The Rich think about money in non-linear terms (i.e., creatively)	
34	The Rich believe leverage creates wealth	
35	The Rich believe being rich is a right	
36	The Rich believe money is simple	
37	The Rich are ambitious	
38	The Rich believe building wealth is a team effort	
39	The Rich dream about money	
40	The Rich believe money is positive	
41	The Rich are strategic	
42	The Rich believe the road to riches is paved with specific knowledge	
43	The Rich believe money is earned through thought	
44	The Rich think about how to make more money	
45	The Rich think about investing	
46	The Rich see money through the eyes of logic	
47	The Rich know referral marketing creates millionaires	
48	The Rich focus on money making activities	
49	The Rich see money as an infinite resource	
50	The Rich get rich doing what they love	
51	The Rich are generous	
52	The Rich have an action mentality	

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

53	The Rich know no one is coming to the rescue	
54	The Rich are savvier	
55	The Rich see money as liberating	
56	The Rich believe money reveals people	
57	The Rich believe in working for fulfillment	
58	The Rich believe you must be something to get rich	
59	The Rich takes calculated risks	
60	The Rich believe outstanding performance is the safest way to earn money	
61	The Rich believe in financial abundance	
62	The Rich sees money as a tool	
63	The Rich believe they deserve to be rich	
64	The Rich know money is a critical component of life	
65	The Rich believe money is their friend	
66	The Rich build their own ship	
67	The Rich believe financial markets are driven by emotion and greed	
68	The Rich believe money is about freedom	
69	The Rich live below their means	
70	The Rich equate money with piece of mind	
71	The Rich think big	
72	The Rich believe the universe is conspiring to help them	
73	The Rich know thinking is the catalyst of all results	
74	The Rich experience good fortune and wonder what took so long	
75	The Rich believe the more money you earn, the less stress you experience	
76	The Rich believe the more money you make, the fewer problems you will have	
77	The Rich believe they are obsessed with success	
78	The Rich are selfish and self-absorbed	
79	The Rich dream of having enough money to impact the world	
80	The Rich believe it's shrewd to be optimistic	
81	The Rich believe in self-reliance	
82	The Rich see the wealthy as liberators	
83	The Rich know getting rich is an inside job	
84	The Rich know intelligence has little to do with getting rich	
85	The Rich carefully monitor their associations	
86	The Rich embrace any form of education that makes them wealthier	
87	The Rich have highly defined goals with do or die deadlines	
88	The Rich work as smart as possible	
89	The Rich are comfortable being uncomfortable	
90	The Rich are aggressive and bold	
91	The Rich dream of the future	
92	The Rich swing for the fences	
93	The Rich set their financial expectations high, so they are always excited	
94	The Rich figure out how to leverage a windfall	
95	The Rich are internally motivated to make money	
96	The Rich enjoy prosperity	
97	The Rich know that money has little to do with happiness	
98	The Rich seek money for control	

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

99	The Rich know money can save your life	
100	The Rich believe ambition is a virtue	
101	The Rich believe they are guarding their consciousness	
102	The Rich are confident	
103	The Rich know their advantage was hard work	
104	The Rich base their beliefs on the wisdom of the rich	
105	The Rich know it is their beliefs that make the difference	
106	The Rich knows we all have everything we need to be rich	
107	The Rich knows they can have it all	
108	The Rich believe starting a business is the fastest road to wealth	
109	The Rich welcome the masses to join them	
110	The Rich believe poverty creates dysfunctional families	
111	The Rich believe the lack of money creates corruption	
112	The Rich believe they are among the most spiritual people in society	
113	The Rich believe being wealthy will expand their network	
114	The Rich believe being rich will make you healthier	
115	The Rich hands down their unlimited beliefs about money to their children	
116	The Rich teaches their children how to get rich	
117	The Rich teach their kids how to invest their pennies	
118	The Rich encourage their kids to be smart and build a network	
119	The Rich teach their kids how to go for their dreams	
120	The Rich teach their kids the importance of money	
121	The Rich teach their children the games of the wealthy	
122	The Rich believe self-help is the secret to getting rich	
123	The Rich know travel connects them with the wealthy	
124	The Rich have access to the social skills of the most refined among us	
125	The Rich would rather be educated than entertained	
126	The Rich know millionaires have a ton of fun	
127	The Rich focus on money all the time	

### XIII. Thinking is Independent of Possessions

- A. Philippians 4:8 – Paul said to think on these things: “Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things.”
- B. Your thoughts should be separated from your possessions – Paul spoke of learning to be content in every state (Philippians 4:11)
- C. Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content.
- D. 12 I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need.
- E. 13 I can do all things through Christ which strengtheneth me.
- F. Your thoughts are or should be separate from your bank account – this means you can think in abundance even if you are in necessity or lack things.



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### XIV. Examples of Independent Thinking:

- A. Whether you have \$1 or \$10,000 in your bank, you can still be covetous or content.
- B. Whether you have \$1 or \$10,000 in your bank, you can still be moderate (v. 5).
- C. Whether you have \$1 or \$10,000 in your bank, you can still be generous with what you have.
- D. Whether you have \$1 or \$10,000 in your bank, you can still pray about what you want or what you do.
- E. Whether you have \$1 or \$10,000 in your bank, you can still be frugal and wise in your spending.
- F. Whether you have \$1 or \$10,000 in your bank, you can still trust God for all things.
- G. Whether you have \$1 or \$10,000 in your bank, you can still be obedient to God.
- H. Whether you have \$1 or \$10,000 in your bank, you can still think of being diligence and prosperity.
- I. Whether you have \$1 or \$10,000 in your bank, you can still be patient, kind, and fruitful.
- J. Whether you have \$1 or \$10,000 in your bank, you can still be humble and a servant.
- K. Whether you have \$1 or \$10,000 in your bank, you can still have the joy of the Lord.
- L. Whether you have \$1 or \$10,000 in your bank, you can still bless others.

### XV. What is the real difference then?

- A. With \$10,000 in the bank you have more options.
- B. With \$10,000 in the bank you probably have all your financial obligations current.
- C. With \$10,000 in the bank you probably learned how to retain riches – a strong man (Proverbs 11:16).
- D. With \$10,000 in the bank you can give more to the Lord's work (Luke 6:38).
- E. With \$10,000 in the bank you can bless your loved ones – wife, children, grandchildren, church, Christian brothers and sisters.
- F. With \$10,000 in the bank your life is less stressed.
- G. With \$10,000 in the bank you are prepared for unforeseen expenses.
- H. With \$10,000 in the bank you have set your financial thermostat at a good start – you do not want to go below this amount but increase.
- I. With \$10,000 in the bank you can invest wisely and multiply what you invest.
- J. With \$10,000 in the bank you prepare for the future.
- K. With \$10,000 in the bank you understand the power to buy and the power to not spend. The money you have has more value to you.
- L. With \$10,000 in the bank you are positioned to take advantage of opportunities – to occupy.
- M. With \$10,000 in the bank you be wasteful and indulge lusts (immoderation).
- N. With \$10,000 in the bank you can feel boastful (pride).

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 26: Learning to Abound and to Suffer Need

- I. Paul Learned this Lesson (Philippians 4:5-19)
  - A. This is indeed one of the greatest lessons
  - B. Requires Godly vision and understanding
  - C. Requires great faith and patience
  - D. Shows trust in the Lord before other people
  
- II. Let your Moderation be known unto all Men (v. 5)
  - A. Always operate in moderation
  - B. Do not be excessive in anything
  - C. Avoid waste
  - D. Avoid excess
  - E. Buy or use what is necessary
  - F. Live simply
  
- III. Be Careful for Nothing (v. 6)
  - A. Pray for what you need or want
  - B. Be thankful for what you have
  - C. Always there is someone worse off
  - D. Know that god watches over you and will care for you
  - E. Avoid being stressful
  - F. Regardless of circumstances we are still kings and priests (Revelation 1:5-6)
  
- IV. Let the Peace of God Keep your Heart and Mind through Christ Jesus (v. 7)
  - A. Live in peace
  - B. Heart and mind at peace
  - C. Think n Jesus Christ
  
- V. Think on Good Things (v. 8)
  - A. Practice thought discipline
  - B. True things
  - C. Honest things
  - D. Just things
  - E. Pure things
  - F. Lovely things
  - G. Things with good report
  - H. Virtuous things

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- I. Things worthy of praise
  
- VI. Do the Necessary Things (v. 9)
  - A. Learned things
  - B. Received things
  - C. Heard things
  - D. Seen things
  - E. Be active in the Lord's work and do what the word of God commands
  
- VII. Rejoice in the Lord (v.10)
  - A. Do not murmur
  - B. Do not complain
  - C. Do not charge God foolishly
  - D. Do not think of your needs or how bad things are – think of God's goodness
  - E. Rejoice in the Lord
  - F. Purposed internal action to rejoice
  - G. God has given everyone many things to rejoice over
  
- VIII. Do Not Speak in Respect to Want (v. 11)
  - A. Do not "poor-mouth" before other people
  - B. Do not make hint of your needs to other brethren hoping they will give
  - C. Direct your requests to God
  - D. Pray in your closet
  - E. Matthew 7:7 – Ask, Seek, and Knock
  - F. Pray in secret and God will reward you openly (Matthew 6:6)
  
- IX. Be Content in Every State (v. 11)
  - A. Just be content
  - B. Be happy and of good cheer
  - C. Know God is good all the time
  
- X. Know how to be Abased and to Abound (v. 12)
  - A. When in need, think of what you have an abundance of
  - B. When in abundance, think of what you have need of
  - C. When you are low, think of how God has exalted and blessed you through Jesus Christ
  - D. When things are good, think humbly and how God has had mercy on you
  - E. Try to moderate the extremes of your thoughts to maintain a mindset of contentment and peace.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### XI. Have a Positive Outlook (v. 13)

- A. Have a “can do” outlook
- B. Be busy doing the work of God and your mind will not be self-centered
- C. Do not isolate yourself and bewail your condition (do not wallow in self-pity)
- D. Have compassion on others
- E. J-O-Y – Jesus, Others, Yourself

### XII. Allow People to Bless You (v. 14)

- A. Receive gifts joyfully and thankfully
- B. Do not rob people of their blessing by refusing gifts
- C. Remember to bless others also

### XIII. Desire Fruit to Abound to the Account of Others (v. 17)

- A. Do not desire personal gifts from others
- B. Desire that others would have fruit abound to their account
- C. Think of the rewards that others should receive before thinking of your own
- D. Encourage others to give for their own benefit, not your personal benefit

### XIV. Consider yourself Full (v. 18)

- A. Rejoice in the small things
- B. Look at the benefit associated with every gift
- C. We have it all
- D. We are truly rich
- E. We truly abound

### XV. Know God Supplies all your Need (v. 19)

- A. Have the faith for others
- B. Be an encourager of others
- C. Look on the needs of others before your own
- D. Pray for the needs of others before your own

### XVI. Most Believers wish they did not have to deal with money

- A. It would be nice if God took care of everything and we did not have to worry about it
- B. But wait! This is the way it is
- C. We should operate in faith knowing God takes care of everything

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- D. Follow the ensample of Jesus
- E. He owned little but never lacked.
- F. When you trust God, the amount of money in the bank is irrelevant
- G. If you have much, it should not cause covetousness
- H. If you have little, it should not cause a love or desire for money
- I. Create a financial plan and be diligent and disciplined in the exercise of it

### XVII. God supplies all our need (Philippians 4:19)

- A. Some people spend what God intends for one thing on something else.
- B. Imagine a person on government payroll getting paid at the beginning of the month, and then being broke halfway through the month, and still needing rent and food.
- C. You would ask, why did you not use your check for food and rent instead of other things?
- D. People who misuse funds will always have needs because they have not learned to pay for needful things first.

### XVIII. Suffering need is a wake-up call for some people

- A. Hunger is a great motivator (Ecclesiastes 6:7)
- B. One gets tired of not having enough
- C. Work harder
- D. Work smarter
- E. Be diligent and disciplined
- F. Avoid foolish spending
- G. Be faithful in Tithes, offerings, and alms
- H. Use the envelope system for budgeting if needed:
  - a. Have an envelope for tithe
  - b. Have an envelope for offerings
  - c. Have an envelope for alms
  - d. Have an envelope for rent
  - e. Have an envelope for savings
  - f. Have an envelope for vehicle expense
  - g. Have an envelope for food
  - h. Have an envelope for utilities
  - i. Have an envelope for insurance
  - j. Have an envelope for other things
- I. Fill the envelopes with cash when you get paid

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 27: In all Labour there is Profit

- I. In all Labour there is Profit (Proverbs 14:23)
  - A. Labour is a good thing and always is beneficial, even if no immediate visible results
  - B. The talk of the lips tendeth only to penury
  - C. Penury: Literally: scarcity. Means, lack, need, destitution, insolvency, ruin, etc. Extreme poverty.
  
- II. Work is a Commanded Activity – 2 Thessalonians 3:4-15
  - A. Walking orderly, not disorderly (v. 6)
  - B. Work, then eat (v. 8, 10)
  - C. Labor to not be chargeable to others (v. 8)
  
- III. We need to be Doers of the Word, not Hearers (or talkers) Only – James 1:22
  - A. Deceiving ourselves
  - B. 1 Samuel 2:3: Talk no more so exceeding proudly; let not arrogancy come out of your mouth: for the LORD is a God of knowledge, and by him actions are weighed.
  
- IV. The Object of Work
  - A. Whatsoever one does should be done heartily unto the Lord (Colossians 3:22-24)
  - B. For ye serve the Lord Christ
  - C. Stay occupied (Luke 19:13)
  - D. Do your own business as commanded (1 Thessalonians 4:11; Romans 12:11)
  - E. Provide for one's own needs and house (1 Timothy 5:8)
  - F. Not be chargeable or burdensome (2 Corinthians 11:9; 12:13, 14; 1 Thessalonians 2:6; 2 Thessalonians 3:8)
  - G. Be able to give to every good work (Ephesians 4:29; 2 Corinthians 9:5-9)
  - H. Not be idle, slothful, busybodies (Proverbs 12:24, 27; 15:19; 18:9; 19:15, 24; 21:25; 26:13-15; 1 Timothy 5:13; Romans 12:11; Hebrews 6:12; 2 Thessalonians 3:11)
  - I. No longer steal (Ephesians 4:28)
  - J. Have lack of nothing (1 Thessalonians 4:10-12)
  - K. Walk honestly toward them that are without
  - L. Be a testimony that the ministry is not for filthy lucre's sake (1 Peter 5:2)
  - M. Be worthy of your hire (Matthew 10:10; Luke 10:7; 1 Timothy 5:18)
  - N. Eat righteously (1 Timothy 5:18; 2 Thessalonians 3:10; Ecclesiastes 6:10)
  - O. Be in the world but not of the world (John 17:15)
  
- V. Be a Testimony of Diligence to your Family and Church (2 Thessalonians 3:7-9)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- A. Follow the laborers (v. 7)
- B. Be an ensample for others to follow (v. 9)
- C. Children learn from father
- D. Church learns from pastor
- E. Every generation should abound more and more
- F. Every generation should do better than the previous

### VI. Labor Tends Towards Abundance, not Want

- A. You want it, work for it
- B. You want money, do a job
- C. Laborer is worthy of his hire (Matthew 10:10; Luke 10:7; 1 Timothy 5:18)

### VII. Go to the Ant (Proverbs 6:6-11)

- A. The ant gives us a lesson to the sluggard
- B. Consider her ways and be wise
- C. Needs no guide, overseer, or ruler
- D. Provides her meat in the summer
- E. Gathers her food in the harvest
- F. How long wilt thou sleep?
- G. A little sleep, slumber
- H. Poverty come as one that travelleth
- I. They want as an armed man

### VIII. Things That are Exceeding Wise (Proverbs 30:24-28)

- A. They are little upon the earth, but exceeding wise
- B. The ants are not strong, but they PREPARE
- C. The conies are feeble, but hey find PROTECTION
- D. The locusts have no king, but they fulfill their PURPOSE
- E. The spider takes hold with her hands, but PROSPERS

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 28: The Curse of Debt and Power of Redemption

- I. Debt is Shown as a Curse in the Old Testament (Deuteronomy 15:6; 28:12)
  - A. Better to lend than borrow
  - B. You want it, work for it. Pay cash.
  - C. People did borrow neighbor's stuff, but they were responsible for it (2 Kings 6:5)
  - D. Exodus 22:14 And if a man borrow ought of his neighbour, and it be hurt, or die, the owner thereof being not with it, he shall surely make it good.
  - E. People borrowed money on their lands to pay taxes (Nehemiah 5:4)
  - F. The merciful lend in a right way (Psalm 37:26; 112:5)
  
- II. Jesus said to Pray for Forgiveness of Debts (Matthew 6:12)
  - A. Ask God for forgiveness
  - B. As we forgive others their debts
  - C. Jesus said to give
  - D. Jesus said to let people borrow (Matthew 5:42)
  - E. Jesus said to lend (Luke 6:34, 35)
  
- III. Debt Should be Avoided
  - A. 1 Samuel 22:2
  - B. Proverbs 22:6
  - C. Proverbs 22:7
  
- IV. Main Cause for Debt – Covetousness
  - A. We need to be content with such things as we have (Hebrews 13:5)
  - B. Our conversation without covetousness
  - C. Jesus will never leave us
  - D. We can boldly say, the Lord is our helper (v. 6)
  - E. We do not fear what man shall do unto me (lawsuits)
  - F. Wait three days before making major purchase. Wait months before going in debt for any purchase.
  
- V. Borrower is Servant to the Lender (Proverbs 22:7)
  - A. Rich rules over the poor
  - B. Rich rules by putting others in debt
  - C. Borrower is now servant



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### VI. No Man can Serve Two Masters

- A. Matthew 6:24
- B. Luke 16:13
- C. We serve the Lord Jesus Christ (Colossians 3:24)

### VII. Wicked Borrow and do Not Pay (Psalm 37:21)

- A. Better to be a giver than a borrower
- B. Pay off debt early
- C. Avoid minimum payments
- D. Bankruptcy should be avoided

### VIII. Maintain the Power of Redemption

- A. Proverbs 22:26: Be not thou one of them that strike hands, or of them that are sureties for debts.
- B. 27 If thou hast nothing to pay, why should he take away thy bed from under thee?
- C. Never be underwater in debt – count the cost
- D. Always maintain the ability to dispense with all things – forsake all and follow Jesus

### IX. The Whole World Operates in Debt

- A. A time is coming where none can buy or sell without a mark
- B. Financial system under satanic control
- C. People suffer when they cannot control debt
- D. Steps to bondage of the world: world financial system, world political system, world military system, world religious system (mark of the beast)
- E. Public media and schools are under satanic influence

### X. It is Wise to Keep Church and her Ministries *ALWAYS* Free from Debt

- A. God's work is supported by God's people
- B. Banks and other companies should not rule over the church
- C. Needs should be paid for by God's people
- D. Also avoid other fundraising activities
- E. Trust in the Lord (Proverbs 3:5, 6)
- F. Jesus is the Head of the church (Ephesians 5:23)

### XI. We can Lend to the Lord (Proverbs 19:17)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- A. Have pity on the poor
- B. The Lord will always pay his debt
- C. God will not be indebted to any man very long (John 2:25)
- D. "That" which he hath given will be repaid

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 29: Usury and Unjust Gain

- I. He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor. (Proverbs 28:8)
- A. In the Law the Lord commands against charging usury (Exodus 22:25)
  - B. Applied to “my people”
  - C. Applied to “thy brother (Deuteronomy 23:19)
  - D. Unto a stranger thou mayest (Deuteronomy 23:20)
  - E. Jesus said usury is better than hiding talent (Matthew 25:27)
- II. Unjust Definition
- A. Associated with wickedness (Proverbs 11:7)
  - B. Associated with deceit (Psalm 43:1)
  - C. Opposite of just (Proverbs 29:27)
  - D. Not justified (1 Peter 3:18; 1 Corinthians 6:1)
  - E. One who fears not God (Luke 18:4-6)
  - F. Opposite of faithful (Luke 16:10)
- III. Unjust in Least is Unjust in Much
- A. Luke 16:10
  - B. You know your character by how you operate in little things
  - C. Unjust knows no shame (Zephaniah 3:5)
- IV. Unjust Gain covers many things
- A. Stealing (Exodus 20:15; Deuteronomy 5:19; Romans 13:9; Ephesians 4:28)
  - B. Defrauding (Leviticus 19:13) – also see Mark 10:19
  - C. Gambling – hasting to be rich (Proverbs 28:20, 22)
  - D. Using false balance (Proverbs 11:1; 16:11; 20:23)
  - E. Bribery (Luke 16:5-7)
  - F. Taking money for unjust activity (Matthew 26:15; Deuteronomy 23:18)
  - G. Oppressing the poor (Proverbs 22:16)
- V. Always Better to Labor for Your Needs
- A. Ephesians 4:28: Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.
  - B. No more stealing
  - C. Labor
  - D. Working with own hands

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- E. That which is good
- F. That you may have to give
- G. Psalm 37:16: A little that a righteous man hath is better than the riches of many wicked.

### VI. Gain Submits to God's Law of Sowing and Reaping

- A. Increasing substance unjustly will be reconciled back to those without substance.
- B. Usury taken from people goes back to the poor
- C. Unjust gain goes to the poor

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 30: Labour Not to Be Rich

#### I. We Labor to Provide our own Needs and the Needs of Others

- A. Labor so you do not lack (1 Thessalonians 4:10-11)
- B. Labor to not be chargeable (1 Thessalonians 2:9)
- C. So labouring ye ought to support the weak (Acts 20:35)

#### II. Labor not to be Rich as it is the Wrong Objective (Proverbs 23:4, 5)

- A. 4 Labour not to be rich: cease from thine own wisdom.
- B. 5 Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.
- C. Riches do not last – they are not forever (Proverbs 27:24)
- D. Feed me with food that is convenient for me (Proverbs 30:8)
- E. It is a vain show (Psalm 39:6)
- F. Riches profit not in the day of wrath (Proverbs 11:4)
- G. A good name rather to be chosen (Proverbs 22:1)

#### III. They that will be Rich fall into Temptation (1 Timothy 6:9)

- A. Speaking of the *desire* to be rich
- B. Temptation
- C. Snare
- D. Foolish and hurtful lusts
- E. Drown men in destruction and perdition
- F. Rich tend to trust in and boast of riches (Psalm 49:6; Proverbs 11:28)
- G. Rich tend to set their heart on their riches (Psalm 62:10)

#### IV. Labor for the Meat that Endures unto Everlasting Life (John 6:27)

- A. Meat (along with other things) perishes
- B. Things of God do not perish (Matthew 6:19)

#### V. God can still give Wealth and Riches

- A. Psalm 112:3
- B. Proverbs 14:24
- C. Proverbs 19:14
- D. Proverbs 22:4
- E. Proverbs 24:4

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### VI. If you have a system of saving, wealth will accumulate over time without effort

- A. Put aside some savings after tithes, offerings, and alms
- B. Be disciplined in your saving
- C. Do not spend your savings foolishly (covetousness)
- D. Learn to live without the best of everything
- E. Minimize possessions
- F. Give thought to all expenditures to make sure they are wise or budgeted for
- G. Have an automatic system for saving and forget about it – let it accumulate until needed

### VII. The Four Ways to Earn Money Justly

- A. The Four ways – profession, portfolio, passive, Panhandling
- B. Profession is laboring for a wage or commission, or to sell what you have produced
- C. Portfolio is having investments (small portion ownership of companies)
- D. Passive is having regular income from royalties, real estate income, overriding commissions, etc.)
- E. Panhandling is relying on charity, gifts, or others' support

### VIII. Things related to Profession

- A. Job
- B. Labour
- C. Employee
- D. Self-employed
- E. Artist, musician, creator
- F. Speaker
- G. Paycheck
- H. Paid for effort
- I. Taxed as Income

### IX. Things related to Portfolio

- A. Money working for you
- B. Business
- C. Profit
- D. Occupy
- E. Buy low, sell high
- F. Investments earn profit
- G. Taxed as Capital Gains
- H. Social security
- I. Annuities

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### X. Things related to Passive

- A. Cash-flow from non-laboring sources
- B. Income producing assets
- C. Usually Not taxed
- D. Deductions for expenses
- E. Royalties, licenses, etc.

### XI. Things related to Panhandling

- A. Gifts received
- B. Charity received
- C. Child Support (received)
- D. Begging
- E. Alms
- F. Welfare
- G. Food stamps
- H. Disability payments
- I. Inheritances
- J. Insurance payouts
- K. Stipends

Note: This Lesson thought continues in Lesson 35.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 31: Bible Prosperity

#### I. God has Pleasure when his servants prosper

- A. Psalm 35:27: Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the LORD be magnified, which hath pleasure in the prosperity of his servant.
- B. Earthly fathers want to see their children prosper

#### II. We should Prosper as our Soul Prospers

- A. 3 John 1:2: Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.
- B. Wished above all things
- C. Success in endeavors
- D. Health
- E. Even as the souls prospers
- F. Prosperity without virtue is dangerous
- G. Must get saved if not already saved

#### III. Walk in Fellowship with God

- A. Genesis 39:2: And the LORD was with Joseph, and he was a prosperous man; and he was in the house of his master the Egyptian.
- B. 1 John 1:7: But if we walk in the light, as he is in the light, we have fellowship one with another, and the blood of Jesus Christ his Son cleanseth us from all sin.

#### IV. Keeping God's Covenant

- A. Deuteronomy 29:9: Keep therefore the words of this covenant, and do them, that ye may prosper in all that ye do.
- B. That was in respect to the Old Testament
- C. 1 Kings 2:3: And keep the charge of the LORD thy God, to walk in his ways, to keep his statutes, and his commandments, and his judgments, and his testimonies, as it is written in the law of Moses, that thou mayest prosper in all that thou doest, and whithersoever thou turnest thyself:
- D. The same can be applied to the New Testament commandments, as we are not under the law.

#### V. Meditate on God's word often



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- A. Joshua 1:7: Only be thou strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest.
- B. 8 This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.

### VI. If any man lacks Wisdom, let him ask of God

- A. James 1:5: If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him.

### VII. Follow Psalm 1

- A. Psalm 1:1: Blessed is the man that walketh not in the counsel of the ungodly, nor standeth in the way of sinners, nor sitteth in the seat of the scornful.
- B. 2 But his delight is in the law of the LORD; and in his law doth he meditate day and night.
- C. 3 And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither; and whatsoever he doeth shall prosper.

### VIII. Live Honestly before God

- A. Proverbs 28:13: He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 32: Rich and Poor Meet Together

I. Proverbs 22:2 – The Rich and Poor meet Together: the LORD is the Maker of them All.

- A. We will meet all types of people in our life
- B. Some better off, some worse off.
- C. Regardless of their social status or bank account, God made them, and they have a responsibility to God
- D. Whosoever will can be saved – Romans 10:13

II. You will always find people better and worse off than yourself

- A. Learn from all people, what to do and what not to do
- B. Know your first responsibility is to God
- C. Do not think of yourself better or worse than anyone else – God made us and that is more important than possessions.
- D. The rich can be poor (Revelation 3:17)
- E. The poor can be rich (Revelation 2:9)

III. Solomon wrote in Ecclesiastes 10:5-7

- A. 5 There is an evil which I have seen under the sun, as an error which proceedeth from the ruler:
- B. 6 Folly is set in great dignity, and the rich sit in low place.
- C. 7 I have seen servants upon horses, and princes walking as servants upon the earth.
- D. \* Solomon also wrote of time and chance – read Ecclesiastes 9:11
- E. By the grace of God I am what I am (1 Corinthians 15:10)

IV. When in abundance, think humbly and thank God for his grace (undeserved, unmerited favor)

- A. God's grace is sufficient (2 Corinthians 12:9)
- B. Our sufficiency is of God (2 Corinthians 3:5)
- C. But by God's grace you would be elsewhere or worse off
- D. In everything give thanks (1 Thessalonians 5:18)

V. When in lack, thank God for all his blessings – the man without shoes was happy when he met a man without feet.

- A. Blessings of salvation
- B. Goodness of God
- C. Purpose of God
- D. Promise of God – Hebrews 13:5
- E. Promise of God – Luke 19:10

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- F. Holy Bible
- G. Holy Spirit
- H. Church
- I. Health
- J. Family
- K. Brethren
- L. Whatever material things you have

### VI. Be not High-minded – we are Rich compared to World Standards

A. The United States is in Top Ten list of Average wage of countries shown below:

Rank	Country	Average income	Monthly
1	Monaco	186,080 \$	15,507 \$
2	Liechtenstein	116,430 \$	9,703 \$
3	Bermuda	106,140 \$	8,845 \$
4	Switzerland	84,410 \$	7,034 \$
5	Norway	80,610 \$	6,718 \$
6	Macao	79,110 \$	6,593 \$
7	Luxembourg	70,870 \$	5,906 \$
8	Iceland	67,960 \$	5,663 \$
9	United States	63,080 \$	5,257 \$
10	Ireland	61,390 \$	5,116 \$
11	Denmark	60,140 \$	5,012 \$
12	Singapore	58,770 \$	4,898 \$
13	Sweden	55,490 \$	4,624 \$
14	Australia	53,230 \$	4,436 \$
15	Netherlands	51,260 \$	4,272 \$
16	Hong Kong	50,300 \$	4,192 \$
17	Austria	49,310 \$	4,109 \$
18	Finland	48,280 \$	4,023 \$
19	Germany	47,090 \$	3,924 \$
20	Belgium	45,910 \$	3,826 \$
21	Canada	44,940 \$	3,745 \$
22	United Kingdom	41,770 \$	3,481 \$
23	Japan	41,310 \$	3,443 \$
24	France	41,080 \$	3,423 \$
25	Israel	40,920 \$	3,410 \$

B. Be willing to serve and help those with less

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 33: Covetousness is Idolatry

#### I. God's Will is for us to abstain from Idolatry – Acts 15:20

- A. As Gentiles, we were carried away with idols (1 Corinthians 12:2)
- B. Romans 1:29 – lost filled with ... covetousness
- C. Ephesians 2:3 – in times past all had conversation in the lusts of the flesh (1 Peter 4:3)
- D. Pharisees were covetous (Luke 16:14)
- E. Church in Pergamos had some who taught idols (Revelation 2:14)
- F. Church in Thyatira had Jezebel who taught idols (Revelation 2:20)
- G. We turn from idols to the living God (1 Thessalonians 1:9)
- H. 1 John 5:21 – keep yourselves from idols
- I. Flee from idolatry (1 Corinthians 10:14) – see also 2 Timothy 2:22
- J. Gospel teaches us to deny worldly lusts (Titus 2:12)
- K. We abstain from fleshly lusts (1 Peter 2:11)
- L. Covetous man is an idolater (Ephesians 5:5)
- M. Hebrews 13:5: Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

#### II. Temple of God has no Agreement with Idols – 2 Corinthians 6:16, 17

- A. Church is the temple of God
- B. God dwells in us
- C. God walks in us
- D. God is our God
- E. We are God's People
- F. Wherefore come out from among them
- G. And be ye separate
- H. And touch not the unclean thing

#### III. Mortify the Members which are upon the Earth (Colossians 3:5)

- A. Mortify – make dead
- B. Members – those parts of you that hold to
- C. Lust wars in your members (James 4:1)
- D. Galatians 5:19-21 – works of the flesh are manifest ... idolatry
- E. Covetousness, which is idolatry
- F. Walk in the Spirit, and ye shall not fulfill the lust of the flesh (Galatians 5:16)

#### IV. Covetousness is Lust – Romans 7:7

- A. Sin is known by the law
- B. Lust is not known except the law said, thou shalt not covet
- C. Bishops not to be covetous (1 Timothy 3:3)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- D. Covetousness is connected to the love of money (1 Timothy 6:10)
  - E. Covetousness connected to pride, boasting, blasphemy (2 Timothy 3:2)
  - F. We should not lust after evil things (1 Corinthians 10:6)
- V. Jesus warned against covetousness – Luke 12:15
- A. Beware of covetousness
  - B. A man's life does not consist in the abundance of things
  - C. Mark 7:20-23 –things that come out of the man defile the man
  - D. Out of the heart proceeds covetousness (v. 22)
- VI. Lust Corrupts
- A. Prayer – James 4:3 – ask amiss and receive not
  - B. Corruption of the world through lust (2 Peter 1:4)
  - C. The world and the lust thereof pass away, but he that doeth the will of God abideth forever (1 John 2:17)
  - D. Scoffers walk after their own lusts (2 Peter 3:3; 2:10)
  - E. Murmurers, complainers and mockers walk after their own lusts (Jude 1:16, 18)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 34: Gold is Good

#### I. Gold is Good (Genesis 2:11, 12)

- A. First mention shows gold is good
- B. Jews understand that gold is good
- C. Jews usually do well financially because they understand this principle
- D. Gold belongs to God (Haggai 2:8)
- E. Wealth is not bad
- F. Psalm 112:3 – Wealth and riches are in his house: and his righteousness endureth for ever.
- G. God used gold extensively in the tabernacle (Exodus 25-30)
- H. King's crown made of gold (2 Samuel 12:30)
- I. Solomon's throne overlaid with gold (2 Chronicles 9:17)
- J. Gold was kept in the temple treasury (2 Chronicles 16:2)
- K. Gold presented to Jesus' parents (Matthew 2:11)
- L. Our work likened to gold (1 Corinthians 3:12)
- M. Street of New Jerusalem is pure gold (Revelation 21:21)
- N. Gold given to Christ (Matthew 2:11)
- O. Gold used to show honor (2 Timothy 2:20)

#### II. Beware of Loving Gold

- A. Gold is a tool or a servant – not a master to be served
- B. Do not covet gold (Acts 20:33)
- C. Gold is a means to an end – it is a medium of wealth
- D. Gold can become cankered (James 5:3)
- E. Gold not needed to serve God (Matthew 10:9; Acts 3:6)
- F. Gold can be a witness against you at the Judgment Seat (James 5:3)

#### III. God's Word Better than Gold

- A. Psalm 19:9, 10
- B. Psalm 119:72 – The law of thy mouth is better unto me than thousands of gold and silver.
- C. Psalm 119:127 – Therefore I love thy commandments above gold; yea, above fine gold.
- D. Proverbs 3:13, 14 – [wisdom and understanding] merchandise of it better than the merchandise of silver, and the gain thereof than fine gold
- E. Proverbs 16:16 – How much better is it to get wisdom than gold
- F. Peter had no gold, but had something better – Acts 3:6

#### IV. Loving Favor Rather to be Chosen than Silver and Gold

- A. Proverbs 22:1 – A good name is rather to be chosen than silver and gold
- B. Gold not to be coveted (Acts 20:33)
- C. Gold cannot redeem soul (1 Peter 1:18)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

V. Wisdom and Understanding are Better than Gold

A. Proverbs 3:13, 14

VI. Trial of your Faith better than Gold

A. 1 Peter 1:7

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 35: Know the State of Your Flocks

#### I. Father and Husband's Flock is his Family (Proverbs 27:23-27)

- A. Man is to be diligent in this area and look well
- B. Income goes up and down, and expenses go up and down
- C. Man to understand financial seasons
- D. Have milk enough for food and the maintenance of his maidens

#### II. Pastor's Flock is the Church he Oversees

- A. See Lesson 35
- B. Good pastors are diligent, and they look well to their flock
- C. Church tithes and offerings go up and down
- D. Church is a place of gathering (1 Corinthians 16:1-3)
- E. Sufficiency (v. 27)
- F. Convenience (Proverbs 30:8)

#### III. Know Difference Between Income, Expenses, and Cash Flow

- A. Income – money that comes in regularly
- B. Expenses – Money that goes out regularly
- C. Businesses deduct expenses
- D. Cash flow is the net amount of cash after considering the combination of income and expenses and taking into consideration the effect of your assets and liabilities.

#### IV. Know Difference between Assets, Liabilities, and Net Worth

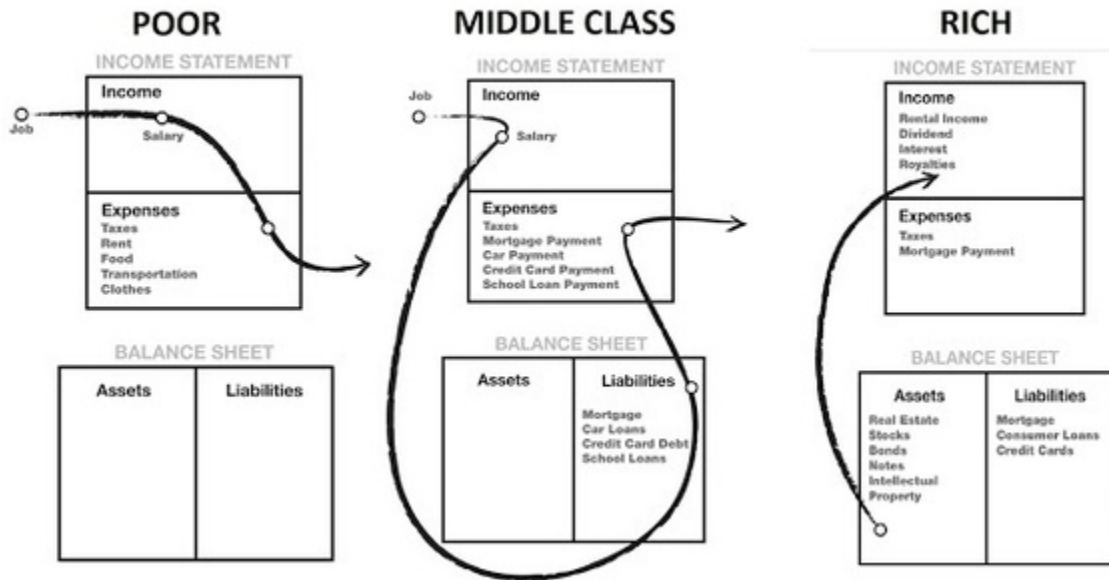
- A. Assets bring in Income (produce Income) – rental property, rental equipment, loans lent (not borrowed), other income producing property, equipment, or people (employees).
- B. Liabilities cost you money – cars, houses, debt, etc.
- C. Net Worth is assets less liabilities

#### V. Understand Basics of the Financial Statement

- A. Financial Statement include Income Statement
- B. Financial Statements include Balance Sheet
- C. Cashflow is calculated using Financial Statement
- D. Diagram of Income Statement, Balance Sheet, With Cashflow



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE



### VI. Income Statement

- At its simplest, shown what amounts comes in (income) and what amounts go out (expenses)
- Income is usually salaries or other regular paychecks
- Income includes child support and other income from annuities, social security, etc.
- Expenses include housing costs (rent or mortgage), food, transportation, taxes, insurances, etc.

### VII. Balance Sheet

- At its simplest, shows your assets and liabilities
- Assets produce income
- Liabilities incur expenses
- Poor people usually have no assets and have little liabilities
- Middle class people usually have many liabilities and few assets. If a car or house does not produce income, it is not an asset but a liability.
- Assets minus liabilities is your Net Worth
- Wealthy people understand the needs for real assets that produce income, and they limit their liabilities.

### VIII. Cash Flow Statement

- Shows regular (weekly or monthly) income and expenses (salary or operations)
- Shows income and expenses from investing
- Shows income or expenses from financing

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

D. Yearly Cash flow Statement example shown below

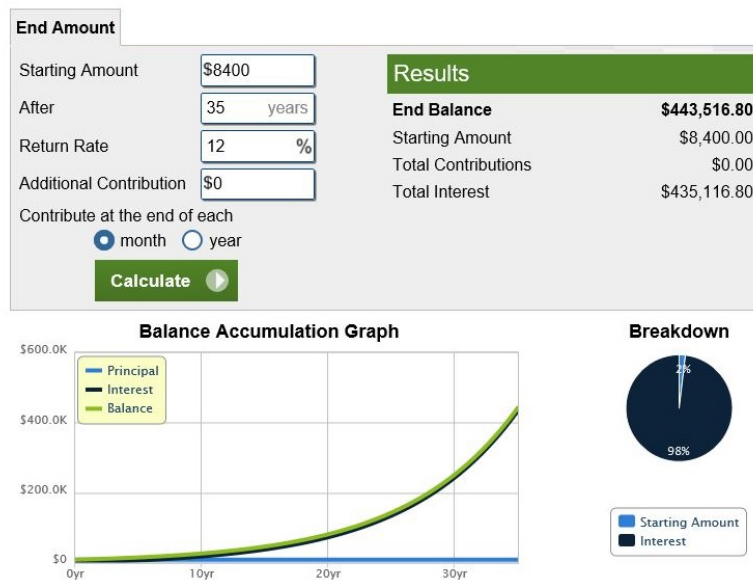
<b>ABC Company Inc.</b>	
<b>Cash Flow Statement</b>	
For the Year Ending: 31/12/201X	
Cash at Beginning of Year: <b>14,300</b>	
<b>Operating Activities</b>	
Cash receipts from customers	741,000
<b>Cash paid for</b>	
Inventory purchases	(310,500)
General operating and administrative expenses	(100,000)
Wage expenses	(135,000)
Interest	(15,000)
Income taxes	(38,500)
<b>Net Cash Flow from Operations</b>	<b>142,000</b>
<b>Investing Activities</b>	
<b>Cash receipts from</b>	
Sale of property and equipment	40,100
Collection of principal on loans	
Sale of investment securities	
<b>Cash paid for</b>	
Purchase of property and equipment	(81,000)
Making loans to other entities	
Purchase of investment securities	
<b>Net Cash Flow from Investing Activities</b>	<b>(40,900)</b>
<b>Financing Activities</b>	
<b>Cash receipts from</b>	
Issuance of stock	
Borrowing	
<b>Cash paid for</b>	
Repurchase of stock (treasury stock)	
Repayment of loans	(38,000)
Dividends	(45,000)
<b>Net Cash Flow from Financing Activities</b>	<b>(83,000)</b>
<b>Net Increase in Cash</b>	<b>18,100</b>
Cash at End of Year: <b>32,400</b>	

### IX. Basic Financial Goals to achieve Abundance

- A. Income should exceed expenses
- B. Maximize income
- C. Minimize expenses
- D. Maximize assets
- E. Minimize liabilities
- F. Strive to convert income to assets
- G. Give diligence to know the state of your flocks (Proverbs 27:23-27)
- H. Know how much your assets produce (lambs are for thy clothing, goats are for milk) – see verse 26, 27
- I. Try to get financial independence – where your assets produce sufficient income, so you need not labor – see verse 27
- J. For riches are not forever (v. 24)
- K. And you will not always be at the top (doth the crown endure to every generation?)
- L. Saving for the future should be a priority after tithes, offerings, and alms.
- M. Live below your means.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- N. Start saving and investing when young.
- O. At 18 years old a person should have both qualified and unqualified (tax deferred and after-tax) savings and investment.
- P. Start a Roth account at 18 years old and give regularly. Do NOT withdraw funds from it for foolish desires.
- Q. At 25 years old a man should have \$5,000-\$10,000 in savings and investments.
- R. 18 to 25 is seven years. Saving \$100 a month for 7 years is \$8,400 basis.
- S. The 12% growth of \$8,400 over 35 years is \$435,000. Add basis of \$8,400 in \$443,500.
- T. 98% percent of total amount is growth



- U. \$443K is not enough for retirement. Should be 3 - 4 times this amount considering inflation.
- V. Calculate for a 5% payout in retirement. Make sure money does not run out.

### X. Financial Independence

- A. Financial Independence is a number, not an age.
- B. The Financial Independence Number (F. I. N.) is the amount needed in total investments that will provide sufficient income for retirement from its growth.
- C. Men should know their F. I. N. and work and invest and save toward this number.
- D. 10% savings over 35 years will allow a person to survive in retirement.
- E. 15% savings over 35 years will allow a person to live well in retirement.
- F. 20% savings over 35 years will allow a person to do, go, and help in any way he chooses.
- G. Money makes a good servant, but it makes a terrible master. Make Mammon work for you through investment.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 35: Men to Oversee Finances

- I. The Man is the Head of the Family and Wife (1 Corinthians 11:3; Ephesians 5)
  - A. Spirit is Giver, Lord is Administrator, God is Operator (1 Corinthians 12:4-6)
  - B. Man is lord of his house (1 Peter 3:6)
  - C. The man will give account to God on how the finances were handled (Luke 16:1-14)
  - D. The man cannot complain how money is spent
  - E. If a man cannot take care of himself and a house and a vehicle, how can he take care of a wife and a family? (Jeremiah 12:5)
  
- II. It is the Man's Responsibility to Provide for his House (1 Timothy 5:8)
  - A. The man needs to see how the money is spent
  - B. The man needs to know amount in accounts
  - C. The man needs to approve large spending
  - D. The man has to live with his spending choices
  - E. The man knows when he has to work harder to generate more income
  - F. The man knows what projects his house and family needs
  
- III. The Man Can Foresee the Evil and prepare accordingly (Proverbs 22:3)
  - A. Men tend to want books to balance
  - B. Men need to see the fruit of their labour
  - C. Men do not want the burden of debt
  - D. Men who work for a living expect others to work for a living and their charity is put in perspective (2 Thessalonians 3:10)
  - E. Men hate debt more than women because they are called to be leaders of the home.
  
- IV. Men Tend to have Long View and Deferred Gratification
  - A. A strong man retains riches (Proverbs 11:16)
  - B. A man knows what he can afford, and he has to learn the hard lessons of bad money decisions
  - C. Men can say "NO" easier than women
  - D. God supplies all our need by Christ Jesus (Philippians 4:19). The man should supply for all his wife's needs. (Proverbs 3:27)
  
- V. Women Tend to have Short View and Live in the Now, with Immediate Needs
  - A. Women desire to please husband and children
  - B. Women are the weaker vessel, easily influenced (1 Peter 3:7; 1 Timothy 2:14)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- C. Women should not bear the heavy burden of finances. They can keep the home and operate within a budget.
- D. Women tend to be more emotional than men, and let emotions determine actions
- E. Women tend to be taken advantage of easier than men

### VI. Give Wife of the Fruit of Her Hands

- A. Proverbs 31:31
- B. Give wife her own account to manage – see success or failure
- C. Give regularly to that account so wife can do her business

### VII. Editor's Personal Observations

- A. Men who oversee the finances have only themselves to blame if money issues get out of hand.
- B. It is OK for the wife to do bookkeeping and bill payment as long as the man approves spending. Some women are better at mathematics than men. However, the man should not allow wife to make the money decisions as to how it is spent.
- C. It is unfair to the wife to bear the burden of finances.
- D. During hard times the burden is heavier.
- E. When a man is responsible, he will get things paid and limit spending
- F. A man prepares for his family's future and lays up in store so financial hardship is avoided.
- G. If a man sees a downward trend he will work harder or work smarter to turn around finances.
- H. A man will sell his possessions if he sees the need. He will limit his expenses if needed.
- I. Men take on debt differently than women. Men tend to see with a long view.

### VIII. Pastor to Oversee Church Finances

- A. Pastor oversees church similar to how he oversees his house (1 Timothy 3)
- B. He is ultimately responsible for church financial success
- C. Poor financial management at home will affect church finances
- D. Money and women are two main causes of pastoral problems
- E. Financial accuracy and honesty required (Romans 12:17)
- F. Pastor to be a pattern of giving and biblical financial success – regardless of income
- G. Pastor to teach, preach, and encourage church financial success
- H. Members will benefit financially from obeying biblical instruction in this area
- I. Pastor does a disservice to his flock if he limits their prosperity by not teaching on the subject of finances
- J. All church ministries should be debt-free
- K. Pastor should operate church on a budget that is approved by the church
- L. Portion giving eliminated annual reviews
- M. Church expenses should be less than income
- N. Financial tracking and statements should be maintained
- O. Preparation for giving (1 Corinthians 16:2)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- P. Gatherings and collections (1 Corinthians 16:1-4)
  - Q. Laying up in store
  - R. Accountability (1 Corinthians 16:3)
- IX. Using Various Accounts or Budget Accounts and Minimum Balances
- A. Minimize number of separate bank accounts for easy accountability
  - B. OK to have budget accounts in same bank account
  - C. Be careful when using “Paul to pay Peter” – learn if this is reoccurring expense
  - D. Strive for operating below income
  - E. There will be *expected* expenses that need to be planned for
  - F. There will be *unexpected* expenses that need to be planned for
  - G. Set a minimum balance of possible
  - H. Use abundance wisely
- X. Priorities of Church Expenses
- A. **Leaders** – Do not muzzle the ox (1 Timothy 5:18; 1 Corinthians 9:1-14)
  - B. Without good leadership the ministry is hindered
  - C. **Evangelism** and **Missions** – this is the purpose and life blood of the church (Matthew 28:18-20)
  - D. **Saints** (1 Corinthians 16:1) – Benevolent Fund, widows and orphans (James 1:27; Acts 6; 1 Timothy 5:3-16)
  - E. **Scriptures** (2 Corinthians 9:10)
  - F. **Building and Maintenance** (1 Timothy 3:5)
  - G. **Other Stuff** as God leads, and the church approves
  - H. **Investments**? – Topic for Discussion

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 36: Causes of Poverty

Note: These are not just the causes of poverty, but characteristic of the poor. This should be a help to identify areas of improvement in one's personal life.

- I. Slothfulness (Proverbs 12:24, 27)
  - A. Slothful under tribute
  - B. Has nothing to roast for his dinner
  - C. Proverbs 15:19 – his way is a hedge of thorns
  - D. Proverbs 18:9 – brother to a great waster
  - E. Proverbs 19:15 – Deep sleep
  - F. Proverbs 21:25 – hands refuse to labor
  - G. Proverbs 22:13 – many excuses
  - H. Proverbs 24:30-34 – poverty and want
  
- II. Sleep (Proverbs 6:10, 11)
  - A. Love not sleep (20:13)
  - B. 24:33, 34
  - C. Know the difference between loving sleep, resting, and coming apart
  
- III. Dealing with a Slack Hand (Proverbs 10:4)
  - A. Negligent
  - B. Casual
  - C. Not careful to do a good job
  - D. Wasteful
  - E. Slothful
  
- IV. Haste to be Rich (28:22)
  - A. Scheming
  - B. Fraud
  - C. Gambling
  - D. Stealing
  - E. Cutting corners
  - F. Breaking laws
  - G. Leads to unrighteous behavior

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### V. Drunkenness (23:21)

- A. Noah got drunk – led to curse of Canaan (Genesis 9:21)
- B. Lot got drunk – led to incest (Genesis 19:32-38)
- C. Drunkards among those stoned under the law (Deuteronomy 21:20, 21)
- D. Nabal's drunkenness (1 Samuel 25:36)
- E. David made Uriah drunk (2 Samuel 11:12, 13)
- F. Zimri got drunk and killed king Elah, the son of Baasha (1 Kings 16:9, 10)
- G. Ben-hadad got drunk and lost a battle (1 Kings 20:16-20)
- H. Drunken men stagger (Job 12:25)
- I. Drunken men reel to and fro (Psalm 107:27)
- J. Belshazzar drank wine and profaned the Lord vessels (Daniel 5:1-23)
- K. Evil servants drink with the drunken (Matthew 24:48-51)
- L. Commanded to walk honestly, not in drunkenness (Romans 13:13)
- M. Commanded not to keep company with drunkards (1 Corinthians 5:11)
- N. Drunkards do not inherit the kingdom of God (1 Corinthians 6:10; Galatians 5:21)
- O. Be not drunk with wine, wherein is excess; but be filled with the Spirit (Ephesians 5:18)

### VI. Gluttony (23:21)

- A. Connected to drunkenness (Deuteronomy 21:20; Matthew 11:19)
- B. Called surfeiting in Luke 21:34

### VII. Withholding more than meet (Proverbs 11:24)

- A. Stinginess
- B. Greedy
- C. Me first attitude
- D. No mercy on the needy

### VIII. Love Pleasure (Proverbs 21:17)

- A. Pleasures in sin for a season (Hebrews 11:25)
- B. Connected to lusts (Titus 3:3)
- C. Some love pleasures more than God (2 Timothy 3:4)
- D. Indulging lust of the eyes, the flesh, and pride (1 John 2:16)

### IX. Love Oil and Wine (Proverbs 21:17)

- A. Lovers of pleasure more than lovers of God (2 Timothy 3:4)
- B. Being more extravagant in spending than what is needed.
- C. Trying to impress people by a lavish lifestyle
- D. Fancy cars and clothes
- E. Buying friends – like the prodigal (Luke 15:13)



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

X. Hearing not rebuke (Proverbs 13:8)

- A. Open rebuke is better than secret love (27:5)
- B. A wise man will hear rebuke (9:8)
- C. Rebuke sinners before all so others will fear (1 Timothy 5:20)
- D. Jesus rebukes those he loves (Revelation 3:19)

XI. Hated of his own Neighbour (Proverbs 14:20)

- A. Proverbs 19:7
- B. People can identify free-loaders and poor-mouthers
- C. People tend to avoid these types
- D. They are not a good testimony of God's providence

XII. The Poor Useth Intreaties (Proverbs 18:23)

- A. Looking for men's favor, hoping for a blessing
- B. Looking for handouts rather than work
- C. Nehemiah would not be distracted from the work of the Lord (Nehemiah 6:3)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 37: Laying Up in Store

#### I. Concerning the Collection for the Saints (v. 1)

- A. This is a program for raising support
- B. This program also works for raising other types of support through the church
- C. This program also works for raising personal support.

#### II. Order of Paul to the Churches

- A. Order given to the churches
- B. All churches should follow this program
- C. Weekly storing for the intended recipient
- D. It is orderly in its function

#### III. 1 Corinthians 16:1-4 – Upon the first day of the week

- A. Priority – first day
- B. Churches gather on Sunday, which is permitted and practiced, but not a commandment
- C. This is a good opportunity for people to give what they have prepared

#### IV. Lay by him in store (v. 2)

- A. By him – he decides how much
- B. By him – he holds the funds until he is ready to give
- C. Storing is a good method (Egypt had store in preparation for famine (Genesis 41:36, 56)
- D. Egypt had storehouses (v. 56)
- E. Judah had cities of store (2 Chronicles 17:12)
- F. Hezekiah had storehouses for corn, wine, oil, and places for beasts and flocks (2 Chronicles 32:27, 28)
- G. Tithes were brought to storehouses (Malachi 3:10)
- H. Rich can lay up in store for the time to come by good works (1 Timothy 6:17-19)

#### V. As God has Prospered him (v. 2)

- A. This is relative and proportional to how God prospers a person
- B. More prosperity, more laying up
- C. God will prosper more the ones who lay up more
- D. If God approves of how you use the money he gives you, he will likely give you more (Luke 16:10).

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### VI. No Gatherings when Paul came (v. 2)

- A. All is ready for Paul's arrival
- B. No need to pressure people
- C. Churches will likely have more to give this way
- D. People can give cheerfully, not of necessity

### VII. Regular – as a Pattern

- A. Every first day
- B. Every week
- C. Regular and consistent putting aside, laying up in store
- D. This practice works for many things

### VIII. Repeatable, consistent savings is way to accumulate abundance

- A. Requires purpose
- B. Requires time
- C. Requires patience
- D. Requires discipline
- E. Requires self-restraint
- F. Start early
- G. At 18 years old, start a Roth IRA and add to it regularly
- H. When employed, start 401K ASAP
- I. Max out 401K matching
- J. Have a savings account

### IX. First priority after tithes and offerings and alms: Planning for the future

- A. If one waits to see what is left, likely not much will be left
- B. Best to list priority of spending in budget and follow it
- C. Connected to prudence (Proverbs 22:3)
- D. Look well to your going (Proverbs 14:8, 15)

### X. Prudence – looking forward

- A. If you work 10 years and spend all, what do you have?
- B. If you work 10 years and save 10% per year, you have a year's salary

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- C. If you live below your means and save regularly, you will have abundance and have the ability and knowledge to spend it wisely.
- D. Many do not realize their need until it is too late.
- E. Many say, “I have to work until I die.”
- F. Many cannot work until they die.
- G. Many want to work for the Lord before they die.
- H. Thank God for Social Security – it is based on scriptural principle of storing up for the future.
- I. A person can do so much more with same amount that government takes.
- J. Government makes it happen, but we also have liberty to pursue investing on our own.

### XI. Retirement is a Number not an Age

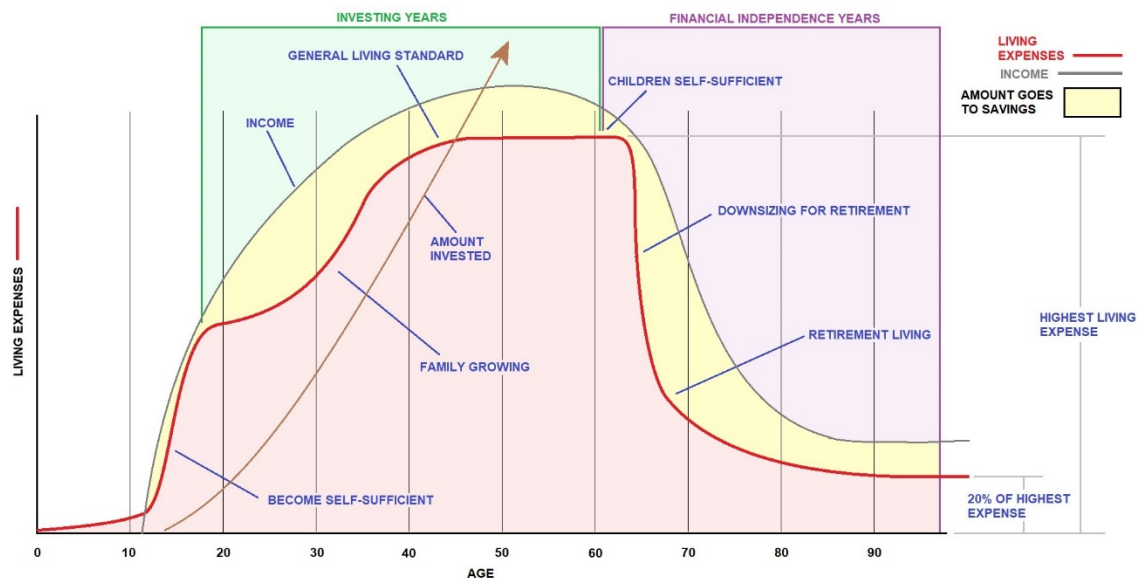
- A. Financial Independence means you are self-funded for your living, meaning your businesses or savings do the work, so you do not have to.
- B. Financial Independence Number (F.I.N.) is ten times (10X) your living expenses.
- C. Use this time of independence for full service to God
- D. “As God hath prospered” shows a variance in what people are used to in order to live.
- E. Some have more, some have less. Some need more, some need less (dependent on personal condition and location).
- F. Living below one’s means makes things easier to afford long term
- G. Expensive living requires more to be put in store.
- H. Both are achievable with the “as God hath prospered” principle.
- I. Less in store is required for moderate living, and financial independence usually comes easier and sometimes sooner.
- J. Good to downsize as much as possible as time progresses.
- K. Basic calculation for “storage” goal is ten times (10X) what you need to live.
- L. Joseph used 20% for storing
- M. In 7 years, he had enough to feed people for another 7 years
- N. People probably gained an average of 5X what they needed during the abundant years, because 20% was able to sustain them for 7 years of famine.
- O. Author’s Social Security benefit at age 62 is very close to one-fifth (20%) of his current salary. At age 70 it is 35%.
- P. Psalm 90:10: The days of our years are threescore years and ten; and if by reason of strength they be fourscore years, yet is their strength labour and sorrow; for it is soon cut off, and we fly away.
- Q. Having abundance allows more savings, especially when moderation is used.
- R. Examples of amount needed verses living expenses (no change to living expenses, no growth included, no inflation included):
  - a. Using 90/10 scenario (live off 90%, save 10%), it takes 40 years (age 20 – 60) to save 4 year’s salary.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- b. Using 80/20 scenario, it takes 40 years to save 10 year's salary.
- c. Using 70/30 scenario, it takes 40 years to save 17 year's salary.
- d. Using 60/40 scenario, it takes 40 years to save 26 year's salary; or 30 years to save 20 year's salary. "Retire" at 50 years old.
- e. Using 50/50 scenario, it takes 20 years to save 20 year's salary. "Retire" at 40 years old.

### XII. Reference Chart

- A. Basic diagram to illustrate principle only
- B. Shows how living expenses grow as a man matures and has a family
- C. Shows how living expenses should always be below income (no debt)
- D. Shows investing years
- E. Shows financial independence years
- F. Shows downsizing and living expenses in "retirement"
- G. Retirement expenses should be approximately 20% of general living standard



### XIII. How much is enough? – Feed me Food Convenient for Me – Proverbs 30:7-9

- A. This is a man thinking ahead – “before I die”

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- B. Remove vanity and lies
- C. Vanity can apply to many things, but also excess spending for things not needed
- D. Lies can apply to many things, but also to deceitfulness of riches
- E. Give neither poverty – man does not want poverty
- F. nor riches – man does not seek after riches
- G. He desires that which is convenient – moderation, sufficiency
- H. Fullness – deny the Lord
- I. Poor – steal and take name of God in vain
- J. Retirement should be for sufficiency and convenience
- K. A time will come when a man cannot (or need not) work to provide income – either because he is too old or he has prepared well.
- L. Basically, simplify life in “retirement” to minimize expenses, and have sufficient income to live conveniently.
- M. The “retirement” number is figured accordingly
- N. Retirement does not mean one retires from serving the Lord, but rather more time can be given to the Lord’s work.
- O. J. G. Tharpe said, “Retirement means getting four new tires and keep on going.”

### XIV. Riches Bear Wings and Fly Away – Proverbs 23:4-5

- A. 4 Labour not to be rich: cease from thine own wisdom.
- B. 5 Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.
- C. Do not hold too tightly to saving – they tend to fly away – Read Proverbs 11:24
- D. Riches is not the objective – sufficiency and abundance is the objective
- E. Riches are considered “not” – do not set your eyes or heart upon them – Matthew 6:21
- F. They make themselves wings – savings will be used – they fly away
- G. Thank God that you planned ahead and have sufficiency for unexpected or expected expenses and do not fret over the spending of savings.
- H. Savings go increase and decrease – have a pattern of savings to have sufficiency.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 38: Not Being Chargeable

#### I. Ministered unto own necessities – Acts 20:34, 35

- A. Acts 20:34 Yea, ye yourselves know, that these hands have ministered unto my necessities,
- B. and to them that were with me.
- C. 35 I have shewed you all things,
- D. how that so labouring ye ought to support the weak,
- E. and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.

#### II. Not being Burdensome – 1 Thessalonians 2:6-9

- A. 1 Thessalonians 2:6 Nor of men sought we glory, neither of you, nor yet of others, when we might have been burdensome, as the apostles of Christ.
- B. 7 But we were gentle among you, even as a nurse cherisheth her children:
- C. 8 So being affectionately desirous of you, we were willing to have imparted unto you, not the gospel of God only, but also our own souls, because ye were dear unto us.
- D. 9 For ye remember, brethren, our labour and travail: for labouring night and day, because we would not be chargeable unto any of you, we preached unto you the gospel of God.

#### III. Covering for others – Philemon 18, 19

- A. Philemon 18 If he hath wronged thee, or oweth thee ought,
- B. put that on mine account;
- C. 19 I Paul have written it with mine own hand, I will repay it:
- D. albeit I do not say to thee how thou owest unto me even thine own self besides.

#### IV. Not Using the Power you have – 1 Corinthians 9:6-15

- A. 1 Corinthians 9:6 Or I only and Barnabas, have not we power to forbear working?
- B. 7 Who goeth a warfare any time at his own charges? who planteth a vineyard, and eateth not of the fruit thereof? or who feedeth a flock, and eateth not of the milk of the flock?
- C. 8 Say I these things as a man? or saith not the law the same also?
- D. 9 For it is written in the law of Moses, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen?
- E. 10 Or saith he it altogether for our sakes? For our sakes, no doubt, this is written: that he that ploweth should plow in hope; and that he that thresheth in hope should be partaker of his hope.
- F. 11 If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things?
- G. 12 If others be partakers of this power over you, are not we rather? Nevertheless we have not used this power; but suffer all things, lest we should hinder the gospel of Christ.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- H. 13 Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar?
  - I. 14 Even so hath the Lord ordained that they which preach the gospel should live of the gospel.
  - J. 15 But I have used none of these things: neither have I written these things, that it should be so done unto me: for it were better for me to die, than that any man should make my glorying void.
- V.     Paul Worked at Making Tents
- A. Acts 18:3 And because he was of the same craft, he abode with them, and wrought: for by their occupation they were tentmakers.
- VI.    Paul labored in all areas – 1 Corinthians 15:10
- A. 1 Corinthians 15:10 But by the grace of God I am what I am: and his grace which was bestowed upon me was not in vain; but I laboured more abundantly than they all: yet not I, but the grace of God which was with me.
- VII.   Church should still not Muzzle the Ox
- A. Church still has obligation to give and bless
  - B. Long-term program should be in place for the pastor
  - C. Church can start retirement fund for pastor
  - D. Church can hand over the use of property (parsonage) to pastor when he accomplishes a certain amount of time



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 39: Working Priorities

Why should the Christian/preacher work? There are many reasons. Below is listed the reasons and their priority.

- I. Man is commanded to Work
  - A. Ephesians 4:28 – steal no more
  - B. 1 Thessalonians 4:11 – own business, work with own hands
  - C. 2 Thessalonians 3:10-12 – no work, no eat; work with quietness
  - D. Acts 20:35 – support the weak
  
- II. Work for Jesus Christ (Colossians 3:23)
  - A. Heartily as unto the Lord
  - B. Not unto men
  - C. 1 Corinthians 3:8, 8 – labourers together with God
  - D. Prove your own work (Galatians 6:4)
  - E. 1 Thessalonians 1:3 – work of faith, and labour of love
  - F. Labor is not in vain on the Lord (1 Corinthians 15:58)
  - G. 2 Corinthians 5:9 – labour to be accepted of him
  - H. Labor in the gospel – Philippians 4:3
  - I. Labor of love (Hebrews 6:10)
  
- III. Provide for oneself and His family (1 Timothy 5:8)
  - A. 1 Timothy 5:8
  - B. Provide for own
  - C. Provide for family – 1 Timothy 5:16
  
- IV. Provide for the Ministry
  - A. Bishop has a good work (1 Timothy 3:1; 1 Thessalonians 5:12)
  - B. Revelation 2:2 – Jesus knows
  - C. 1 Corinthians 4:12 – working with own hands
  - D. Laboring in prayer – Colossians 4:12
  - E. Labor in the word and doctrine – 1 Timothy 5:17
  - F. Labor in study – 2 Timothy 2:15
  
- V. Provide for those who Labor in the Gospel (Acts 20:23)
  - A. Acts 20:34 – necessities

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- B. 2 Timothy 1:18
- C. Philemon 1:13
- D. Philippians 2:25
- E. Missions
- F. Scriptures

### VI. Provide for Other things (desires) and other People

- A. Pray first – Philippians 4:6
- B. 1 Thessalonians 4:10-12 – increase more and more, walk honestly, lack nothing
- C. Acts 20:34 – necessities
- D. 1 Timothy 6:18 – rich in good works, ready to distribute, willing to communicate

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 40: Keeping Ministries out of Debt

The importance of maintain the church and its ministries out of debt cannot be overemphasized. The pattern of the New Testament shows no debt among the work of the Lord. Covetousness is idolatry (Colossians 3:5) and this covetousness should never be applied to the church (2 Corinthians 6:14-18). Being unequally yoked with lenders is not good.

If a ministry cannot be afforded, the pastor should lead the church to pray and give toward the work to see if God provides for it. The church should not approve debt.

Careful use of the church's income can be used for the work of the church if not misspent elsewhere.

#### I. Church belongs to Jesus – he is the Head

- A. Ephesians 5:23
- B. Borrower is servant to the lender – Proverbs 22:7
- C. Noman can serve two masters – Matthew 6:24

#### II. Work is supported by God's People

- A. Acts 4:34-37
- B. Acts 20:35
- C. 1 Timothy 3:15
- D. 2 Corinthians 8:14

#### III. Poor churches can actually be Rich, and Rich churches can be poor

- A. Revelation 2:9 – church angel in Smyrna was poor, but Jesus says he is rich
- B. Revelation 3:17 – angel said he was rich, but Jesus said he was poor

#### IV. Where God Guides, he Provides

- A. Luke 22:35, 36
- B. Philippians 4:19 – God shall supply all your need
- C. In everything by prayer and supplication – Philippians 4:16
- D. Ask, Seek, and Knock – Matthew 7:7-11
- E. Believing ye shall receive (Matthew 21:22)

#### V. We Need not lean on World for Support – Hebrews 13:5

- A. John 15:18 – world hates Christians
- B. John 15:19 – chosen out of the world

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- C. Matthew 12:30 – not with Jesus is against Jesus
- D. No longer in bondage to the world (Galatians 4:3)
- E. Love not the world (1 John 2:15)
- F. If the Lord will, we shall live and do this and do that – debt assumes you can pay in the future (James 4:15)
- G. The LORD is my rock, and my fortress, and my deliverer – Psalm 18:2

### VI. Building programs are a big burden to churches

- A. Thank God for buildings
- B. Buildings are a blessing and a burden
- C. Building show legitimacy to the world and an established church in the community
- D. New Testament does not show church buildings.
- E. New Testament does not prevent a church from having a building
- F. There are many unused church buildings in America
- G. Churches can rent, lease, or rent-to-own their buildings
- H. Buildings can be built by cash in a step-by-step program
- I. We can learn from foreign churches in poor countries how to build in steps – foreign churches cannot generally get bank loans
- J. A new church can set aside a building fund and ask for designated gifts
- K. A church that pays \$1,000 a month in rent pays \$120,000 over ten years
- L. A \$360,000 amount can be used for a building project or pay 30 years in rent
- M. A \$360,000 amount with a 5% return pays \$1,500 a month – enough for rent and missions.
- N. Church can increase savings in addition to initial amount
- O. Many large businesses lease rather than own, but they have complete use of the building

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 41: Basic Church Finances

- I. Church belongs to Jesus – Make sure all Finances are Honest before God
  - A. Jesus sees and knows all
  - B. As a steward and overseer, the pastor will give account
  - C. Pastor should be disciplined and wise in saving, spending, and financial teaching of the flock
  
- II. Church is the place to receive Tithes and Offerings
  - A. Tithes – 10%
  - B. Missions Offerings
  - C. Designated Offerings
  - D. Special Offerings
  - E. Old Testament had priesthood and temple
  - F. Levites lived on tithes and offerings
  - G. Malachi 3:8-11 – Bring tithes to storehouse – God’s house
  - H. Church in N.T. is God’s house (1 Timothy 3:15)
  
- III. Alms can be Given through church or directly to needy
  - A. Tithe – a debt you owe
  - B. Offerings – a seed you sow
  - C. Alms – a blessing you bestow
  - D. Designated Alms through church if desired – church wisdom applied so giver is not deceived or giving un-righteously.
  
- IV. Tithes Used for Support of Pastor
  - A. Pastor to receive a salary to fulfill commandments and complete cycle of blessing
  - B. Pastor salary is first priority – lose pastor, lose leadership
  - C. Pastor may not be able to rely 100% on church salary – he may need to supplement income – Acts 20:35; 1 Thessalonians 2:9; 3:10; Acts 18:3
  - D. Pastor should not be overly burdened to church – 2 Corinthians 8:13; 11:9; 12:13-16; 1 Thessalonians 2:6
  
- V. Offerings used for Support of Church Expenses
  - A. Tithes mainly used to support the pastor – Pattern of Levites
  - B. Offerings for support and maintenance of church expenses – Pattern of Levites
  - C. Church can use tithes for church expenses if pastor’s salary is first priority of church

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### VI. Church Supported by Tithes and Offerings of God's People – Not the World

- A. God's plan is that the church is supported by tithes and offerings
- B. Not by yard sales, fund-raising programs, or requests to lost people.
- C. The world corrupts
- D. Worldly financing puts church under worldly master – borrower is servant to the lender (Proverbs 22:7)
- E. God's work supported God's way by God's people.
- F. Taking nothing of the Gentiles (3 John 1:7).

### VII. Recordkeeping for Tithes and Offerings

- A. Pastor to know state of flock (Proverbs 27:23)
- B. Pastor to know where every penny comes from and where it goes
- C. Every known giver should be tracked for their records – weekly records
- D. If pastor is not financially savvy, he should designate a treasurer or outside record-keeping ministry.
- E. Treasurer should be trustworthy
- F. If church is run with anonymous giving, this should be made known. Be mindful of any legal implications.

### VIII. Annual or Regular Financial Reports

- A. Pastor to keep records up to date
- B. Records made available to members upon request (not necessarily distributed)
- C. Financial statements – income and balance sheets

### IX. Bank Account

- A. Option of the church whether to use bank or deal in cash only
- B. Cash only creates a lot of questions and potential problems
- C. For expedience, banks can be used
- D. Church members pay with check for record-keeping
- E. Church pays expenses with bill pay
- F. Foreign missionaries paid by wire transfer
- G. Maintain a minimum balance to cover expected expenses
- H. Be prepared for unexpected expenses

### X. Pastor's Salary

- A. Church to approve pastor's salary
- B. Salary can be proposed by pastor

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- C. Salary can be an amount or a percentage
- D. Portioned salary allows faith, blessing, and growth
- E. This pastor had church approve budget with salary portion (60%) when church was started 30 years previously. Church has never had to vote on new salary for pastor, and church uses salary portion to bless four pastors.

### XI. Budgeting Church Expenses

- A. Regular expenses to be paid by approved budget
- B. Unexpected expenses approved for payment up to a maximum amount without church vote.
- C. Expenses over a certain amount to be approved by church vote.
- D. Special needs to be promoted for special offerings

### XII. Missionary Record Keeping

- A. If pastor is supported by other churches, he should send regular reports to supporting churches
- B. Reports should include record gifts received
- C. If church receives missionary support for sent men, record-keeping should be accurately maintained with regular reports sent to supporting churches
- D. As church gives to missions, accurate records should be maintained as to what is given and to whom.

### XIII. Benevolence Fund and Alms Giving

- A. Church should maintain a budgeted fund for almsgiving – Romans 15:26
- B. Primarily used for church members in need (Acts 6:1; 1 Timothy 5:16; James 1:27)
- C. Wisdom needed when giving God's money to lost people (Acts 3:6; 10:31; 24:17)
- D. Personal alms is allowed – Matthew 5:42; Ephesians 4:28; Proverbs 3:27, 28

### XIV. An Example of a Good Church Income and Budget

- A. Average family income in churches area – \$40,000 per year
- B. Average size of church – 40-50 people
- C. 10 families in church that faithfully tithe brings \$40,000 per year
- D. 10 single people who tithe bring in another \$20,000 per year
- E. Missions giving is \$6,000
- F. Miscellaneous giving is \$4,000 per year
- G. Total income for church is \$70,000 per year
- H. Church Budget:
  - 1. Pastor salary 30,000 per year
  - 2. Missions 6,000 per year
  - 3. Church rent 12,000 per year
  - 4. Church expenses 6,000 per year

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

5. Extra 16,000 per year

- I. Extra can be used for church building savings, pastor's needs, emergency, missions, revivals, evangelism, etc.
- J. Pastor's side income of \$200 a week adds \$10,000 so he is at average for the area.

### XV. Example of a Small Church Income and Budget

- A. Average family income in churches area – \$30,000 per year
- B. Average size of church – 20-30 people
- C. 5 families in church that faithfully tithe brings \$15,000 per year
- D. 5 single people who tithe bring in another \$5,000 per year
- E. Missions giving is \$2,000
- F. Miscellaneous giving is \$1,000 per year
- G. Total income for church is \$23,000 per year
- H. Church Budget:
  - 1. Pastor salary 10,000 per year
  - 2. Missions 2,000 per year
  - 3. Church rent 8,000 per year
  - 4. Church expenses 1,000 per year
  - 5. Extra 1,000 per year
- I. Extra can be used for church building savings, pastor's needs, emergency, missions, revivals, evangelism, etc.
- J. Pastor's side income of \$400 a week adds \$20,000 so he is at average for the area.

### XVI. An Example of a Large Church Income and Budget

- A. Average family income in churches area – \$50,000 per year
- B. Average size of church – 90-100 people
- C. 25 families in church that faithfully tithe brings \$125,000 per year
- D. 25 single people who tithe bring in another 45,000 per year
- E. Missions giving is \$12,000
- F. Miscellaneous giving is \$8,000 per year
- G. Total income for church is \$190,000 per year
- H. Church Budget:
  - 1. Pastor salary 70,000 per year
  - 2. Missions 12,000 per year
  - 3. Church rent 48,000 per year
  - 4. Church expenses 12,000 per year
  - 5. Extra 48,000 per year
- I. Extra can be used for church building savings, pastor's needs, emergency, missions, revivals, evangelism, etc.
- J. Pastor's income is above average for the area, but can receive up to double the average (double honor – 1 Timothy 5:17).



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### XVII. Example of a Mission Church Income and Budget

- A. Average family income in churches area – \$30,000 per year
- B. Average size of church – 10 people
- C. 2 families in church that faithfully tithe brings \$6,000 per year
- D. 2 single people who tithe bring in another \$3,000 per year
- E. Missions giving is \$500
- F. Miscellaneous giving is \$500 per year
- G. Total income for church is \$10,000 per year
- H. Church Budget:
  - 1. Pastor salary                      5,000 per year
  - 2. Missions                              500 per year
  - 3. Church rent                        3,600 per year
  - 4. Church expenses                400 per year
  - 5. Extra                                 500 per year
- I. Extra can be used for church building savings, pastor's needs, emergency, missions, revivals, evangelism, etc.
- J. Pastor's side income of \$500 a week adds \$25,000 so he is at average for the area.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 42: Giving Wisely

#### I. Commandment and Promise of our Savior – Luke 6:38

- A. Give
- B. And it shall be given unto you
- C. Good measure
- D. Pressed down
- E. Shaken together
- F. Running over
- G. Shall men give
- H. Same measure is measured

#### II. More Blessed to Give than to Receive – Acts 20:35

- A. Support the weak by laboring
- B. Remember the words of our Lord
- C. It is more blessed to give than to receive
- D. He that hath mercy on the poor is happy (Proverbs 14:21)
- E. He that hath pity on the poor lendeth unto the Lord – Proverbs 19:17

#### III. Operate in Abundance

- A. Whosoever hath shall have more abundance – Matthew 13:12
- B. Unto everyone that hath shall be given – Matthew 25:29
- C. Abundance a supply for the wants of others – 2 Corinthians 8:14; Acts 4:32-37
- D. Giving from one's penury will be noticed by Jesus – Luke 21:4

#### IV. Give according to the word of God

- A. Priorities – see Lesson 39
- B. In doing alms, let not right hand know the left hand – Matthew 6:3
- C. Diversify your giving – Ecclesiastes 11:1
- D. Give downhill – Proverbs 22:16
- E. Honor the work of the Lord, once and again – Philippians 4:16
- F. Give for basic needs – Luke 6:30; Philippians 4:16 – necessities
- G. Necessities: gospel, food, drink, clothing, shelter, help or aid (medicine or comfort to help) – see good Samaritan.
- H. Do not give to empower people to indulge in sinful activities.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### V. Do not bid enemies of Christ Godspeed

- A. 2 John 1:7-11 – deceivers, those who transgress the doctrine of Christ
- B. Unfruitful works of darkness (Ephesians 5:11)
- C. Romans 1:18: For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who hold the truth in unrighteousness;
- D. 1 Corinthians 5: 9-13 – do not keep company with disobedient believers
- E. Avoid wasting substance with riotous living – Luke 15:13; Philippians 4:16

### VI. Humble vs. Haughty

- A. Justified by words – Matthew 12:37
- B. The poor “useth intreaties” – Proverbs 18:23 – supplications, pleadings,
- C. Rich answers roughly

### VII. The Order to Giving

- A. There is a biblical order to giving, there are biblical laws to giving
- B. Things **NOT** to do
  - 1. Give not to the rich (proverbs 22:16)
  - 2. Give not to those who can work but do not (2 Thessalonians 3:10)
  - 3. Give not to those who are riotous or use money for sinful purposes (Luke 15:13, 21, 30)
  - 4. Give not to deceivers (2 John 1:10-11)
  - 5. Give not to a brother who is disobedient (1 Corinthians 5:9-12) – no fellowship
  - 6. Give to unfruitful works of darkness (Ephesians 5:11)
  - 7. To be seen of men – for show (Matthew 6:1-4)
- C. Things **To** do
  - 1. Give downhill – those in need and your abundance a supply for the want of others
  - 2. Give for basic needs – food and raiment – be ye warmed and filled (James)
  - 3. Help for injury – the good Samaritan helped with injury and upkeep during healing
  - 4. Give for the furtherance of the Gospel – missions, other churches
- D. Order is from closest outward and from top down:
  - 1. God is first in tithes (Matthew 23:23; 8:21-22; 22:21)
  - 2. Family and their needs (1 Timothy 5:8 – Infidel)
  - 3. Father and Mother (Ephesians 6:2; Matthew 15:5, 6)
  - 4. Offerings to God (Matthew 15:5; 5:24)
  - 5. Future preparation
  - 6. Needs of brothers and sisters in the church (Acts 4, 5)
  - 7. Missions (Philippians 4:16)
  - 8. Needs of next of kin, extended family other church members (Acts 24:17)
  - 9. Strangers last and with careful wisdom (alms, Luke 10:33-35)
- E. Giving church funds to strangers must be done with wisdom. Church funds belong to God and should be used in accordance with God’s will. Panhandlers and deceivers try to get money from churches and the church should be wise.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- F. Peter told the beggar, “silver and gold have I none” but gave them the gospel (Acts 3:6; Matthew 11:5).
- G. Cornelius gave alms and was approved by God (Acts 10)
- H. The poor you always have with you (Matthew 26:11)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### **Lesson 43: Church not Expressly Built to Support a Pastor**

#### I. Purpose of the Church – Matthew 16, 18)

- A. Overcome Hell (Matthew 16:18)
- B. Judgment and God's Business on Earth (Matthew 16:19, 18:17-18)
- C. World Evangelism – Matthew 28:18-20 – the Great Commission
- D. Teach all Nations
- E. Baptize believers
- F. Teach commandments of Christ – Obey Christ – Ephesians 5:23-24
- G. Pillar and ground of the truth – 1 Timothy 3:15
- H. Be a Candlestick – Revelation 1:20
- I. Give glory to God – Ephesians 3:21
- J. Edification and Perfection of the Saints (Ephesians 4:11-16)
- K. Be ministers of the word of God (Keep and preach and teach) – All New Testament – Revelation 3:8; 22:16
- L. Worship and Praise God (Hebrews 2:12)
- M. Collection for the Saints (1 Corinthians 16:1)

#### II. God's work supported by God's people

- A. Church does not solicit money from the world
- B. Church is not a worldly business that buys and sells for profit
- C. Church is doing God's business – saving souls and perfecting the saints
- D. Church is the place to receive the tithes and offerings of God's people – N.T. priesthood and the N.T. house of God
- E. Church should not seek loans from worldly sources
- F. God's work should be maintained debt-free

#### III. Church should Support their Pastors

- A. Do not muzzle the ox – 1 Corinthians 9:9
- B. The labourer is worthy of his reward (1 Timothy 5:18)
- C. He that ploweth should plow in hope – v. 10
- D. Sow spiritual things, reap carnal things – 1 Corinthians 9:11
- E. Minister about the holy things should live of the things – v. 13
- F. They that preach the gospel should live of the gospel – v. 14
- G. Pastor is first partaker – 2 Timothy 2:6

#### IV. Pastor has Power to Forebear Working

- A. 1 Corinthians 9:6
- B. Warfare at another's charge – v. 7
- C. Keeper of the vineyard eats from the grapes – v. 7

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- D. He that ploweth should plow in hope – v. 10
  - E. No man that warreth entangleth himself with the affairs of this life – 2 Timothy 2:4
  - F. So that he may please him who hath chosen him – v. 4
- V.     Pastor Does Not have to Use this Power
- A. 1 Corinthians 9:12
  - B. Pastor can suffer without full support so that the gospel is not hindered – v. 10
  - C. He does not have to use any of these things – v. 15
  - D. A church ***should still pay*** salary to fulfill biblical mandate of not muzzling the ox.
  - E. Church pays pastor first as he is first partaker – 2 Timothy 2:6
  - F. God blesses when a church is obedient
- VI.    A Pastor should Preach Whether he is Paid or not
- A. He has a calling and a commandment
  - B. He should have a burden
  - C. Woe to him if he preaches not the gospel – v. 16
  - D. Love of Christ constrains us – 2 Corinthians 5:14
  - E. Knowing the terror of the Lord we persuade men – 2 Corinthians 5:11
- VII.   Some things a church must do to Prosper Spiritually
- A. Evangelism
  - B. Scriptural baptism
  - C. Preach the word
  - D. Support Missions
  - E. Preach and practice holiness
  - F. Pay pastor a salary – he is first partaker
  - G. Preach and practice holiness
  - H. Reject error

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 44: Church to Give to Pastor and Students to Give to Teachers

#### I. Tithes support Pastor – 1 Corinthians 9:7-11

- A. O.T. priests supported by tithes and offerings
- B. Church is N.T. Storehouse
- C. Church expenses are extra and supported by gifts and offerings – temple built and maintained
- D. OK for church to use tithes to pay for church expenses *AFTER* making sure pastor is taken care of well
- E. Pastor should *ALWAYS* be *FIRST PARTAKER* of the fruits – 2 Timothy 2:6

#### II. Principle that Partaker of Spiritual Things Minister Carnal Things – Romans 15:26-29

- A. (v. 26) For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem.
- B. (v. 27) It hath pleased them verily; and their debtors they are. For if the Gentiles have been made partakers of their spiritual things, their duty is also to minister unto them in carnal things.
- C. (v. 28) When therefore I have performed this, and have sealed to them this fruit, I will come by you into Spain.
- D. (v.29) And I am sure that, when I come unto you, I shall come in the fulness of the blessing of the gospel of Christ.

#### III. Preachers of the Gospel Live of the Gospel – 1 Corinthians 9

- A. (v. 7) Who goeth a warfare any time at his own charges? who planteth a vineyard, and eateth not of the fruit thereof? or who feedeth a flock, and eateth not of the milk of the flock?
- B. (v. 8) Say I these things as a man? or saith not the law the same also?
- C. (v. 9) For it is written in the law of Moses, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen?
- D. (v. 10) Or saith he it altogether for our sakes? For our sakes, no doubt, this is written: that he that ploweth should plow in hope; and that he that thresheth in hope should be partaker of his hope.
- E. (v. 11) If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things?
- F. (v. 12) If others be partakers of this power over you, are not we rather? Nevertheless we have not used this power; but suffer all things, lest we should hinder the gospel of Christ.
- G. (v. 13) Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar?
- H. (v. 14) Even so hath the Lord ordained that they which preach the gospel should live of the gospel.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### IV. Let him that is taught in the word communicate unto him that teacheth – Galatians 6:6

- A. Student gives to teacher
- B. In all good things – money or other good things
- C. What a man sows he will reap – note context
- D. Be not weary in well doing – v. 9
- E. We shall reap in due season if we faint not

### V. Students to follow the Faith

- A. Hebrews 13:7 – whose faith follow
- B. Do good and to communicate forget not – v. 16
- C. God is well pleased with such sacrifices – v. 16
- D. The things learned are committed to next generation – 2 Timothy 2:2

### VI. God is Able to make abound in ALL Sufficiency – 2 Corinthians 9:6-8

- A. 6 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.
- B. 7 Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.
- C. 8 And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 45: Do Not Muzzle the Treading Ox

- I. Do Not Muzzle the Working Ox – O.T. and N.T. Doctrine – 1 Corinthians 9:7-11
- A. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward. (1 Timothy 5:18)
  - B. For it is written in the law of Moses, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen? (1 Corinthians 9:9)
  - C. Thou shalt not muzzle the ox when he treadeth out the corn. (Deuteronomy 25:4)
- II. Pastor is Worthy of Double Honor – 1 Timothy 5:17
- A. Intreated as fathers (1 Timothy 5:1)
  - B. They should be counted worthy of double honor – v. 17
  - C. Especially if they labor in the word and doctrine
  - D. The labourer is worthy of his reward – v. 18
  - E. Double honor means double expectations – v. 20
  - F. The labourer is worthy of his hire – Matthew 10:7
  - G. That ye submit yourselves unto such, and to every one that helpeth with us, and laboureth. – 1 Corinthians 16:16
- III. Laborer is First Partaker – 2 Timothy 2:6
- A. Ox treads corn all day in labour
  - B. He treads it but does not eat of it until work is done
  - C. He sees and smells it all day – he is worthy of eating it
  - D. He produces more than he consumes
  - E. If he is weak or if he dies, there will be little or no harvest
  - F. Happy ox means plenty of food
  - G. If a pastor suffers, so does the church
  - H. If a pastor is discouraged and leaves the church, the church will lack spiritual bread
  - I. Wisest thing for a church is to treat their pastor well so that he is happy to labor
- IV. The Lord Jesus Christ is Faithful to Pay his Servants through his People
- A. God's design is that his servants are supported by his people
  - B. And in the same house remain, eating and drinking such things as they give: for the labourer is worthy of his hire. Go not from house to house. – Matthew 10:7
  - C. God supplies funds to his people that are intended to go to pastor's support
  - D. These are in the form of tithes and offerings
  - E. Members who do not tithe are using God's money for that which it was not intended
  - F. All will give an account – Romans 14:12
  - G. God pays his laborers (Matthew 20:1-8) – "whatsoever is right, that shall ye receive."

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- H. "...every man shall receive his own reward according to his own labour." – 1 Corinthians 3:8
- I. Jesus knows our labor for him – Revelation 2:2
- J. "Therefore, my beloved brethren, be ye stedfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord." – 1 Corinthians 15:58
- K. God is pleased with generous giving to his work: But I have all, and abound: I am full, having received of Epaphroditus the things which were sent from you, an odour of a sweet smell, a sacrifice acceptable, wellpleasing to God. – Philippians 4:18

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 46: Joseph's Seven-Year Plan

This lesson examines the wisdom of Joseph while in Egypt. He interpreted Pharaoh's dream of seven fat kine and seven lean kine (Genesis 41).

Joseph instructed the king to save a fifth part (20%) of the grain during the good years (v. 34) in order to prepare for the seven years of famine. Because the increased years were more than five times what was needed in a normal year, the fifth part fed the country and strangers for seven years of famine. Furthermore, the grain was also an investment for the future, and some was planted rather than simply eaten.

This reminds us of what Paul wrote in 2 Corinthians 9:6-15:

6 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.

7 Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

8 And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:

9 (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever.

10 Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;)

11 Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God.

12 For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God;

13 Whiles by the experiment of this ministration they glorify God for your professed subjection unto the gospel of Christ, and for your liberal distribution unto them, and unto all men;

14 And by their prayer for you, which long after you for the exceeding grace of God in you.

15 Thanks be unto God for his unspeakable gift.

Here, Paul makes note of the following ten things:

- You are promised to reap what you sow in the amount that you sow
- You sow as you purpose in your heart
- You sow cheerfully
- God is able to all grace abound so that you have all sufficiency, so that you can abound to every good work.
- You disperse to the poor and your righteousness remains
- The seed you minister is used for bread
- The seed you minister is used to plant and multiply seed (the way you multiply seed is by planting it)
- The seed you sow increases the amount of fruit

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- The bounty causes us to give thanksgiving to God
- The receivers of the seed glorify God for you professed subjection to the gospel and you liberal distribution
- The receivers of the seed pray for you

After seven years of plenty, the famine started, and the people cried for bread (41:55). I should hope some of them followed Pharaoh's example and put aside grain for food and planting. However, this does not appear to be the case. I suppose they sold all the grain they produced and had big bank accounts. But big bank accounts do not help that much in time of famine.

Joseph opened the storehouses and sold the grain to the Egyptians (41:56, 57). The Bible does not say, but I expect it was sold at a hefty price. People realized the value of food over money.

All the money in the land of Egypt and Canaan ended up in Pharaoh's House (47:14).

Because the famine continued the next year we see that money eventually failed (47:13-15). People cannot eat money, so money in times of famine is not valuable. That money should be converted to something valuable as quickly as possible.

After there was no money, people sold their possessions to Pharaoh (v. 16-17). They exchanged their horses, flocks, cattle, herds, and asses for food. After the second year, once money and stuff failed, the people sold their lands and themselves into slavery in order to eat (v. 18-21).

Pharaoh now owned all the land (v. 20). Now that Pharaoh owned all the land, Joseph could move people around to other places, which he did. He transplanted people to new areas so they would be loyal to Egypt – for they had no land to call their own and they were totally dependent on the new order (v. 21).

Once people sold their lands, Joseph had people farm government lands and sow seed. He had required them to give to Pharaoh 20% of what the land produced (v. 23-26)

Joseph continued the 20% principle even after the famine started. Pharaoh had a system now where he owned the lands, he owned the farmers, and he received a fifth part of what people produced. This system allowed the pharaohs to control the value of food and lands and maintain control of the empire.

Egypt learned this principle and people sold themselves into slavery in order to eat (v.25). After a few generations we find Israel in bondage to Egypt (Exodus 1:13)

Moses does interject an important feature in respect to the priests: "Only the land of the priests bought he not; for the priests had a portion assigned them of Pharaoh, and did eat their portion which Pharaoh gave them: wherefore they sold not their lands" (47:22). Also verse 26: "And Joseph made it a law over the land of Egypt unto this day, that Pharaoh should have the fifth part; except the land of the priests only, which became not Pharaoh's."

We see in Egypt the religion was exempt from the rules. This shows us that pagans protect their priests. If you were a pagan, you would do well as a pagan priest – *you would have food and lands and be tax exempt!*

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

Jesus mentioned that children of the king do not pay tribute (Matthew 17:24-27). We are children of the KING and when he rules the world, we will be truly free. Until then, we pay out taxes.

We can learn from Joseph's wisdom in Egypt. Egypt, being a type of the world, has earthly wisdom that we can use. Jesus taught in the parable of the unjust steward in Luke 16:8-12 these lessons:

8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

Here are a few things to learn from the Jesus' parable:

- God commends wisdom
- Children of this world are wise in the things of this world
- Children of light can learn some things from the children of this world
- We can learn to make friends of mammon
- We can use mammon to prepare rewards in heaven
- Faithfulness in mammon (little) means you will be faithful in much (eternal rewards)
- Being faithful with the little mammon you have will mean God will commit true riches to you
- The mammon of this world is not really ours, but we can use it to gain that which is ours

Learning from Joseph, we can learn to be faithful with mammon:

- We should save 20% of all that we produce.
- Do not consume all your income – live below your means.
- We can foresee the evil and hide from it (Proverbs 22:3; 27:12).
- We can prepare for the future in case there is a famine (Proverbs 6:5-11).
- There are a lot of possibilities for victory in a seven-year period.
- We can prepare for a rest: God established the sabbath rest for the land (Exodus 23:11).
- We can prepare to get out of debt: God mandated a release of debt every seven years (Deuteronomy 15:1-18).
- Servants were released the seventh year. It was called the Lord's release (v. 2).
- We learn we can live off 20% of what we earn today if we really had to.
- Some savings is for living, some is for multiplying the savings, and some is to help others
- Big savings do not prevent starvation but for a little while:
- Proverbs 11:4: "Riches profit not in the day of wrath: but righteousness delivereth from death."

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- In hard times people will sell all they have and even their own selves. By good preparation we can avoid this.
- Owning land means you have freedom. Without land, government can move you around.
- Land and food are good investments – But first trust God – Jesus promises God will take of his own – Matthew 6:33
- Be willing to sell without gouging the consumer – Proverbs 11:26
- Saving, buying, and selling at the right time requires wisdom and prayer.
- Having a good understanding of the times will help a person invest rightly.
- Times of abundance should be used for saving, not for indulgence.

### Personal Observations:

- Many people live hand-to-mouth – God's hand to their mouth.
- This has benefits in a man learns to trust God.
- A man learns God is faithful.
- One does not know God is all they need until God is all they have.
- A man learns to tithe and give regardless of need.
- A man learns to serve God regardless of need.
- A man sees many blessings and miracles of God during this time.
- A man learns to pray for what he needs.
- A man learns to work hard and be wise with finances.
- A man learns compassion on the poor.
- A man learns to work and save to avoid the discomfort (Ecclesiastes 6:7).
- A man learns how to instruct his children, so they are prosperous.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 47: Nash's Seven-Year Principle

The principle is this: *Save a monthly amount for seven years, and that savings will pay back the same monthly amount for life.*

If a man can save 20% of his income for seven years, we will receive the same for life. As he multiplies the seven-year terms or the amount saved, he better prepares for the future.

Many car loans are now 84 months. This means, if you can “get the horse before the cart,” you will have a monthly car payment provided for life. Save that payment instead for the same term, and afterwards you will have lifelong car payments provided.

This thought is somewhat inspired by the wisdom of Joseph while in Egypt. He interpreted Pharaoh's dream of seven fat kine and seven lean kine (Genesis 41).

Joseph instructed the king to save a fifth part (20%) of the grain during the good years (v. 34). Because the increased years were more than five times what was needed, the fifth part fed the country and strangers for seven years of famine.

Joseph continued the 20% principle even after the famine started. Pharaoh had a system now where he owned the lands, he owned the farmers, and he received a fifth part of what people produced. This system allowed the pharaohs to control the value of food and lands and maintain control of the empire.

Egypt learned this principle and people sold themselves into slavery in order to eat (v.25). After a few generations we find Israel in bondage to Egypt (Exodus 1:13)

We can learn from this wisdom. First, we should save 20% of all we produce. We can foresee the evil and hide from it (Proverbs 22:3; 27:12). We can prepare for the future in case there is a famine (Proverbs 6:5-11). Secondly, we learn there are a lot of possibilities in a seven-year period. God established the sabbath rest for the land (Exodus 23:11). God mandated a release of debt every seven years (Deuteronomy 15:1-18). Servants were released the seventh year. It was called the Lord's release (v. 2). Thirdly, we learn we can live off 20% of what we earn today if we really had to.

If we diligently save 20% for seven years, what is the result?

- I. The Amount Saved Will Accumulate over 120 Times what you save Monthly
  - A. There are 84 months in seven years
  - B. 84 times the monthly amount is principle
  - C. 34 months added to principle after seven years as growth
  - D. \$500 per month for 84 months at 10.3% equals \$60,115
  - E. Average new car payment is \$554. Average used car payment is \$391 (2019).

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- II. The Amount saved over Seven Years will pay out the Original Monthly amount saved for Life
- A. Using the illustration above, a 5% yearly payout on \$60,000 equals \$3,000 a year
  - B. \$3,000 per year equals \$250 per month not including growth
  - C. Payout calculation of \$60,000 over 100 years with a 10.3% interest is \$515 (essentially forever)
- III. Seven Years Savings Equals 28-100 Years Payout
- A. 10.3% growth pays out \$515 over 100 years
  - B. 9.5% growth pays out \$511 over 28 years
  - C. Legally 12% growth can be used for illustration
- IV. Imagine this Scenario:
- A. A man earns \$36,000 a year (after taxes), \$3,000 per month.
  - B. He is careful with spending, so his budget looks like this:
    - 1. Tithe               \$300
    - 2. Missions         \$60
    - 3. Alms               \$40
    - 4. Savings          \$1,000
    - 5. Rent               \$800
    - 6. Food               \$400
    - 7. Expenses         \$200
    - 8. Buffer             200
  - C. Since his savings is half of what he needs to live, he only needs to save 14 years to have that income of \$2,000 paid out for life.
  - D. If he starts at 26 years old, he retires at 40 years old
  - E. If he saves until he is 54 years old (four 7-year periods), he will have double payout (\$4,000) for life.

Do you have seven years or more of earnings in the future? Plan now to reduce expenses and save minimum 20%.



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 48: David's and Solomon's Building Program

David had the dream for the temple and Solomon had the vision to build it – Joel 2:28; Acts 2:17.

David could not build the temple because his hands were bloody (1 Chronicles 22:3-11; 28:1-3; Kings 6:1; 7:51). Solomon fulfilled his father's dream.

Some things to note about this program, that should be a help when having building program for the church:

V. The Temple was David's idea, not God's – see 2 Samuel 7:1-13; 1 Chronicles 28:2, 3)

- A. 2 Then David the king stood up upon his feet, and said, Hear me, my brethren, and my people: As for me, I had in mine heart to build an house of rest for the ark of the covenant of the LORD, and for the footstool of our God, and had made ready for the building:
- B. 3 But God said unto me, Thou shalt not build an house for my name, because thou hast been a man of war, and hast shed blood.

VI. God honored David's dream but chose Solomon to fulfill it.

- A. Take heed now; for the LORD hath chosen thee to build an house for the sanctuary: be strong, and do it (1 Chronicles 28:10).
- B. David knew Solomon would need a lot of support, so he made things as easy as possible for Solomon (see v. 1)

VII. David made it Clear the House was for the Lord – not for his own Glory (1 Chronicles 29:1)

- A. 1 Furthermore David the king said unto all the congregation, Solomon my son, whom alone God hath chosen, is yet young and tender, and the work is great: for the palace is not for man, but for the LORD God.

VIII. David prepared ahead of time the plans and the materials for the building (1 Chronicles 28:11-19)

- A. Patterns for porch, houses, treasuries, upper chambers, inner parlors, place of the mercy seat, courts, etc. (v. 11-12)
- B. Courses of the priests and Levites, and for the service and vessels
- C. He gave of gold for the things of gold
- D. He gave silver for the things of silver
- E. Brass
- F. Iron
- G. Wood
- H. Stones
- I. Gems

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- J. Marble
- IX. David made this a focused Effort – with all his Might (1 Chronicles 29:2)
- A. 2 Now I have prepared with all my might for the house of my God the gold for things to be made of gold, and the silver for things of silver, and the brass for things of brass, the iron for things of iron, and wood for things of wood; onyx stones, and stones to be set, glistening stones, and of divers colours, and all manner of precious stones, and marble stones in abundance.
- X. David's Affection was toward the House of God (v. 3)
- A. 3 Moreover, because I have set my affection to the house of my God, I have of mine own proper good, of gold and silver, which I have given to the house of my God, over and above all that I have prepared for the holy house,
- XI. David Gave from his own Wealth (1 Chronicles 29:4)
- A. 4 Even three thousand talents of gold, of the gold of Ophir, and seven thousand talents of refined silver, to overlay the walls of the houses withal:
- B. David made known it was a WILLING offering (v. 17) I know also, my God, that thou triest the heart, and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things: and now have I seen with joy thy people, which are present here, to offer willingly unto thee.
- C. 2 Corinthians 8:12: For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not.
- XII. The Leaders of the Congregation Followed David's Example (v. 6-8)
- A. 6 Then the chief of the fathers and princes of the tribes of Israel, and the captains of thousands and of hundreds, with the rulers of the king's work, offered willingly,
- B. 7 And gave for the service of the house of God of gold five thousand talents and ten thousand drams, and of silver ten thousand talents, and of brass eighteen thousand talents, and one hundred thousand talents of iron.
- C. 8 And they with whom precious stones were found gave them to the treasure of the house of the LORD, by the hand of Jehiel the Gershonite.
- XIII. The People Followed the Leaders' Example (v. 9)
- A. 9 Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the LORD: and David the king also rejoiced with great joy.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### XIV. The Store was Dedicated for this Single Purpose (v. 16)

- A. 16 O LORD our God, all this store that we have prepared to build thee an house for thine holy name cometh of thine hand, and is all thine own.

### XV. David Blessed the LORD before all Congregation (v. 10)

- A. 10 Wherefore David blessed the LORD before all the congregation: and David said, Blessed be thou, LORD God of Israel our father, for ever and ever.
- B. David thanked the LORD – verse 13 Now therefore, our God, we thank thee, and praise thy glorious name.
- C. David was humble before the LORD – Verse 14 But who am I, and what is my people, that we should be able to offer so willingly after this sort? for all things come of thee, and of thine own have we given thee.

### XVI. David had the Congregation to Bless the LORD (v. 20)

- A. 20 And David said to all the congregation, Now bless the LORD your God. And all the congregation blessed the LORD God of their fathers, and bowed down their heads, and worshipped the LORD, and the king.

### XVII. The People were Happy to have a Part in the Building (v. 21-22)

- A. 21 And they sacrificed sacrifices unto the LORD, and offered burnt offerings unto the LORD, on the morrow after that day, even a thousand bullocks, a thousand rams, and a thousand lambs, with their drink offerings, and sacrifices in abundance for all Israel:
- B. 22 And did eat and drink before the LORD on that day with great gladness. And they made Solomon the son of David king the second time, and anointed him unto the LORD to be the chief governor, and Zadok to be priest.
- C. God loves a cheerful giver (2 Corinthians 9:7).

### XVIII. David followed the Direction of the Lord in the Liberty he had (1 Chronicles 28:19)

- A. All this, said David, the LORD made me understand in writing by his hand upon me, even all the works of this pattern.

### XIX. David Charged his son to Finish the Work (1 Chronicles 28:9, 20)

- A. And David said to Solomon his son, Be strong and of good courage, and do it: fear not, nor be dismayed: for the LORD God, even my God, will be with thee; he will not fail thee, nor forsake thee, until thou hast finished all the work for the service of the house of the LORD.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### XX. David charged the congregation to Support Solomon (1 Chronicles 29:1-3)

- A. 1 Furthermore David the king said unto all the congregation, Solomon my son, whom alone God hath chosen, is yet young and tender, and the work is great: for the palace is not for man, but for the LORD God.
- B. 2 Now I have prepared with all my might for the house of my God the gold for things to be made of gold, and the silver for things of silver, and the brass for things of brass, the iron for things of iron, and wood for things of wood; onyx stones, and stones to be set, glistering stones, and of divers colours, and all manner of precious stones, and marble stones in abundance.
- C. 3 Moreover, because I have set my affection to the house of my God, I have of mine own proper good, of gold and silver, which I have given to the house of my God, over and above all that I have prepared for the holy house,

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 49: Nash's Big Four

The following is the author's personal *big bullet points* he has learned in his service to the Lord. The author is blessed because for three decades by God's grace he and his family lived "hand to mouth" (God's hand to our mouths), working and doing the work of the ministry.

The author does not present himself as the paragon of wisdom or success, but by God's grace he has not missed tithes and offerings since he was saved until now (25 – 60 years old) even when difficult financial times were the rule for thirty years. He now has abundance, and attributes this to God's goodness and mercy, and God's instruction learned through some difficult times.

For the benefit of our brethren who can identify with the financial struggle, we must understand that God is teaching us a number of super-valuable lessons learned the best way – by experience. The things learned are these:

- 1) We learn we can trust God that he will always provide. We may not have extra, but we always have enough. We may not see where the next meal comes from, but it still comes. We know by experience that God is faithful. "You do not realize God is all you need until God is all you have."
- 2) We learn to be content with little, and therefore live our lives needing little. This reminds me of the saying, "We have done so much, with so little, for so long; that we can now do everything, with nothing, forever."
- 3) We learn to pray for what we want and make good choices when a little money comes our way.
- 4) We learn the value of a dollar and the benefit of hard work. "Shall I be carried through the skies on flowery beds of ease, while others fought to win the prize and sail the bloody seas?" My children are all successful – much more than I was at their age – because of what they saw their parents do during their upbringing.
- 5) We learn we can still give and serve regardless of the financial state.
- 6) We have mercy and understand in respect to others in the same condition and can offer help and advice.

The list below could be added to with a lot of good information, much of which is in this syllabus. However, these are the four big points:

#### I. Work

- A. In all labor there is profit – even if no remuneration comes. Experience, trial and error, or becoming proficient at something will repay itself eventually.
- B. Nothing learned is ever wasted – eventually it will come into use
- C. Teach children to work for what they want
- D. Reward children when they go the second mile

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### II. Give

- A. Be faithful with the little
- B. Pay tithes and offerings
- C. Give even if you do not have much – avoid selfishness.
- D. I have little but I will share

### III. Save

- A. Do what you can to put aside for the future
- B. Even a little, if you are consistent, adds up over time
- C. Have discipline to not spend savings if at all possible
- D. If necessary, that may be the reason
- E. Avoid foolish expenditures. Rather, enjoy the experience of saving more than spending.

### IV. No debt: No Mun – No Fun

- A. No money, do not charge it
- B. Live below your means
- C. Avoid debt – or you will regret
- D. If you cannot afford cash, then defer the thing
- E. Pray for what you want
- F. Save for what you want

At this point the author's nine children are grown and somewhat independent. These children have reaped the benefit of being in the Lord's work since before birth. All have participated in the financial struggle and learned through experience humble living and working hard.

This author thanks God for the tough times. For because of these he and his children are blessed. All his children at this time can be said to have the following:

- A good understanding of the ministry and service to God.
- A faithful service to God. All sons are preachers and in some form of ministry. The daughters have a heart for God.
- All children prosper financially with good income (better than their father). Anyone of them can or have purchased houses and drive nice vehicles and live in nice neighborhoods.
- All children have investments and understand planning for the future.
- Many children will be financially independent long before retirement age.

The author says these things not to boast, but because he realizes the blessings of the Lord in the path he has trod. His advice to others is to be thankful and understand that through struggle great blessings come.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 50: The Wisdom of Insurance and Investments

- I. The Propitiatory Work of Jesus Christ is a Type of Hell Insurance (1 John 2)
  - A. Debts Paid
  - B. In effect now and after death
  - C. Preparation for the future
  - D. We are in the hands of God
  
- II. Pure Religion – Visit Fatherless and Widows (James 1:27)
  - A. God has special care for orphans and widows
  - B. Church has an obligation to care for widows indeed
  - C. Widows indeed (1 Timothy 5:1-16)
  - D. Fatherless need attention
  
- III. A Man who does Not Provide is Worse than an Infidel (1 Timothy 5:8)
  - A. The father/husband has the obligation to provide for his house.
  - B. The provision extends to other family members – let them first be charged before the church.
  
- IV. Go to the Ant Thou Sluggard (Proverbs 6:1-11)
  - A. Consider her ways and be wise
  - B. Without overseer
  - C. Provides food in winter
  
- V. Example of Joseph in Egypt Laying Up in Store (Genesis 41)
  - A. Saved during the good years
  - B. Had enough during the lean years
  - C. Many did not prepare and got into bondage
  
- VI. Be Thou Diligent to Know State of Your Flocks (Proverbs 27:23-27)
  - A. Be diligent
  - B. Know the state – statements
  - C. Look well to thy herds
  - D. Riches are not forever, crown does not endure
  - E. Substance is for own needs and support
  - F. Sufficiency for self, house, and maintenance of maidens

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### VII. A Prudent Man Foresees the Evil and Hides Himself (Proverbs 22:3; 27:12)

- A. Foresees the evil
- B. Hides himself
- C. Hide = concealed, covered, secret, undetected, absent

### VIII. Build a Wall, Tower, or and Hedge to Protect Investment and Work

- A. Psalm 18:2 – Lord is all (first)
- B. Psalm 61:3 – Shelter and strong tower from the enemy
- C. Psalm 144:2 Deliverer and shield
- D. Matthew 21:33; Mark 12:1 – Hedge and tower
- E. Luke 14:28 – count the cost
- F. Job 1:10 – God made an hedge around Job
- G. Isaiah 5:5 – walls and hedges are for protection

### IX. Honoring the Lord (Proverbs 3:5-10)

- A. Trust in God
- B. Let God direct your paths
- C. Depart from evil
- D. Honor Lord with thy substance
- E. Barns filled with plenty
- F. Presses burst out

### X. Having Term Life Insurance is Wise

- A. One insures a car which is less valuable than a life. Many die in car accidents.
- B. If the breadwinner dies, the amount received by the beneficiary should replace that income for life.
- C. Family can save to be financially independent while it is protected with Life Insurance.

### XI. A Brief History of Insurance

Insurance has a history that dates back to the ancient world. Over the centuries, it has developed into a modern business of protecting people from various risks. The industry has been profitable for many years and has been an important aspect of private and public long-term finance.

In the ancient world, the first forms of insurance were recorded by the Babylonian and Chinese traders. To limit the loss of goods, merchants would divide their items among various ships that had to cross treacherous waters. One of the first documented loss limitation methods was noted in the Code of Hammurabi, which was written around 1750 BC. Under this method, a merchant



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

receiving a loan would pay the lender an extra amount of money in exchange for a guarantee that the loan would be cancelled if the shipment were stolen. The first to insure their people were the Achaemenian monarchs, and insurance records were submitted to notary offices. Insurance was also noted for gifts of substantial value. These gifts were given to monarchs. By recording their gifts in a register, givers would receive help from a monarch by proving the gift's existence if they were in trouble.

As the ancient world evolved, maritime loans with rates based on favorable seasons for traveling surfaced. Around 600 BC, the Greeks and Romans formed the first types of life and health insurance with their benevolent societies. These societies provided care for families of deceased citizens. Such societies continued for centuries in many different areas of the world and included funerary rituals. In the 12th century in Anatolia, a type of state insurance was introduced. If traders were robbed in the area, the state treasury would reimburse them for their losses.

Standalone insurance policies that were not tied to contracts or loans surfaced in Genoa in the 14th century. This is where the first documented insurance policy came from in 1347. In the following century, standalone maritime insurance was formed. With this type of insurance, premiums varied based on unique risks. However, the separation of insurance from contracts and loans was a major change that would influence insurance for the rest of time.

The first book printed on the subject of insurance was penned by Pedro de Santarém, and the literature was published in 1552. As the Renaissance ended in Europe, insurance evolved into a much more sophisticated form of protection with several varieties of coverage. Until the late 17th century, many areas were still dominated by friendly societies that collected money to pay for medical expenses and funerals. However, the end of the 17th century introduced a rapid expansion of London's importance in the world of trade. This also increased the need for cargo insurance. London became a hub for companies or people who were willing to

underwrite the ventures of cargo ships and merchant traders. Lloyd's of London, one of London's leading insurers, is still a major insurance business in the city.

Modern insurance can be traced back to the city's Great Fire of London, which occurred in 1666. After it destroyed more than 30,000 homes, a man named Nicholas Barbon started a building insurance business. He later introduced the city's first fire insurance company. Accident insurance was made available in the late 19th century, and it was very similar to modern disability coverage. In U.S. history, the first insurance company was based in South Carolina and opened in 1732 to offer fire coverage. Benjamin Franklin started a company in the 1750s, which collected contributions for preventing disastrous fires from destroying buildings. As the 1800s arrived and passed, insurance companies evolved to include life insurance and several other forms of coverage. No type of insurance was mandatory in the United States until the 1930s. At that time, the government created Social Security. In the 1940s, GI insurance surfaced. It helped ease the financial difficulties of women whose husbands died while fighting in World War II. It wasn't until the 1980s that the need for car insurance grew enough that steps were taken to make it mandatory. Although insurance is an established business, it is still changing and will change in the future to meet the evolving needs of consumers.

WSR Insurance

### Benjamin Franklin and American Insurance

Not content with the titles of statesman, scientist, inventor or author, Benjamin Franklin added insurer to his collection. In 1752, the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire became the first mutual [fire insurance](#) company in America. Much like London in the 1600s, houses at this time were made almost entirely out of wood. Worse yet, the

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

settlements that grew into cities were built close together. This was originally done for security reasons, but as cities grew, developers built homes very close to each other for the same

reasons they do today—to fit as many homes as possible on their development plots.

Investopedia

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 51: Wisdom of Budgeting (Count the Cost)

#### I. Know the State of your Flocks

- A. Know what comes in, what goes out, what stays
- B. Finances 99% discipline
- C. Requires regular attendance
- D. Check banks daily

#### II. Spend less than you earn

- A. Use budgets to control spending
- B. Use budgets to prepare for overall expenses
- C. Use budgets for planning
- D. Use budgets to see progress

#### III. Budgets work well in all Areas

- A. Corporations
- B. Governments
- C. Churches
- D. Homes
- E. Schools
- F. Clubs

#### IV. Approve Budget ahead of time and make spending easier

- A. People know what they can spend money on
- B. People know how much they can spend money on
- C. Should have incentive to save money
- D. Makes paying expenses immediately easier

#### V. Examples of Budgeting

- A. Genesis 47:22 Only the land of the priests bought he not; for the priests had a portion assigned them of Pharaoh, and did eat their portion which Pharaoh gave them: wherefore they sold not their lands.
- B. Nehemiah 11:23 For it was the king's commandment concerning them, that a certain portion should be for the singers, due for every day.
- C. Nehemiah 12:47 And all Israel in the days of Zerubbabel, and in the days of Nehemiah, gave the portions of the singers and the porters, every day his portion: and they sanctified holy things unto the Levites; and the Levites sanctified them unto the children of Aaron.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- D. Proverbs 31:15 She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens.
  - E. Ezekiel 48:28 This is the land which ye shall divide by lot unto the tribes of Israel for inheritance, and these are their portions, saith the Lord GOD.
- VI. Make pie chart for Budget – priority of budget
- A. Tithe
  - B. Offerings
  - C. Alms
  - D. Savings
  - E. Short term funding
  - F. Housing
  - G. Food
  - H. Clothing
  - I. Transportation
  - J. Other
- VII. For church finances, portion budgeting works well
- A. 50% salary
  - B. 40% building and utilities
  - C. 10% savings
  - D. Missions is designated
  - E. Figure any other costs
  - F. For payments, translate amounts to percentage

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 52: Portioned Giving

- I. Think of Finances as Portions, not amounts
  - A. Amounts may drive portions
  - B. Housing should be 25 – 30% of income
  - C. Tithe is 10%
  - D. Missions should be percentage or fixed amount that translates to percentage
  - E. Offerings
  - F. Food should be under 50%
  - G. Transportation should be low as possible – this is an area to find savings, as cars are not good investments
  
- II. For pastor's salary, a percentage of general receipts always works well
  - A. Varies depending on tithes and offerings
  - B. Allows God to bless
  - C. Allows for growth
  - D. Pastor can decide to take less
  
- III. Notice Portions in the Bible
  - A. Tithe is 10%
  - B. Joseph took fifth part for Pharaoh (Genesis 47:24, 26)
  - C. God's sacrifices involved portions (Exodus 29:40; Leviticus 23:13; Numbers 15:7)
  - D. Redeeming added a fifth part (Leviticus 5:16; 6:5; 22:14; 27:13-31; Numbers 5:7; etc.)
  - E. Herod to give half (Mark 6:23)
  - F. Zacchaeus gave half (Luke 19:8)
  - G. Willing to restore fourfold (he was a collector of taxes and understood portions)
  - H. God's judgments in Revelation involve portions (Revelation 8:7-12; 9:18; 22:4; etc.)

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 53: The Rule of 72

#### I. Rule of 72 Allegedly Discovered by Benjamin Franklin

- A. This is a Rule of Thumb, not perfect
- B. Good for quick calculations
- C. Rule based on numbers
- D. Shows how long it takes for your investment to double
- E. Does not account for monthly contributions, just initial lump sum
- F. Use time periods to add contributions.

#### II. The Rule Defined

- A. The Rule of 72. Allegedly discovered by Benjamin Franklin, the rule of 72 states: If you divide the annual percentage rate into 72, you get the number of years it takes for your money to double. For example, if your money earns 2% interest, it will double in  $72 / 2 = 36$  years.
- B. 6% return, your investment doubles in 12 years
- C. 12% return, your investment doubles in 6 years
- D. 15% return, your investment doubles in 4.8 years
- E. Current CD return for 5 years is 2.15%
- F. Current inflation rate is 2.49% (January 2020)
- G. Money put in CD's does not grow faster than inflation rate

#### III. The Rule Applied

- A. Shows how long it takes to double your money
- B. Helps to calculate money working for you
- C. Helps to see rate of return is important
- D. Shows Mutual Funds are best for investing less than \$500,000
- E. Shows if you have enough time to double investments
- F. Shows one is better to start investing when young
- G. Shows power of time and interest (return)
- H. Use amortization tables (or spreadsheet calculators) for loans

#### IV. Many Mutual Funds get above 10% Return over 10 Year Period (12/13/18)

Some people think getting a good return is difficult. Funds exist with high return, but the investor needs to be mentally prepared for ups and down and be prepared to invest over long periods.

Legally, 12% is the most an advisor can use for projections in the future. Investors can do a "what if" I had invested 10 years ago with a known return.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

The below is shown for examples only, not for investment advice. Personal research or discussions with a financial advisor is recommended. Past earnings do not guarantee future performance.

This shows the power of having money working for you, rather than the other way around.

<b>Designation</b>	<b>5-year ave. return</b>	<b>10-year ave. return</b>	<b>Risk rating</b>
-----	-----	-----	-----
ADGAX	11.67%	15.36%	1
AGBBX	12.93%	15.31%	2
ABPRX	13.25%	17.95%	2
ACAAX	11.6%	16.51%	3
ADSIX	10.01%	15.37%	3
AGTHX	11.01%	14.35%	2
BRLGK	11.38%	15.14%	3
BAFAX	13.95%	11.97%	3
BSLGX	14.42%	10.55%	4
AAAGX	11.07%	14.27%	3

For example, had you invested \$10,000 in ABPRX over the ten-year period above, your investment would have increased to over 5 times to \$52,117

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### V. Today we have Spreadsheets that can do the Calculations

Below are some scenarios where one can see the power of time and return rate. We used the Investment Calculator ([www.calculator.net/investment](http://www.calculator.net/investment)) for making these examples.

<b>Start Amount</b> -----	<b>Time</b> -----	<b>Rate</b> -----	<b>Monthly Contribution</b> -----	<b>End Balance</b> -----
\$5,000	40 years	6%	\$100	\$242,196
\$5,000	40 years	12%	\$0	\$465,255
\$5,000	40 years	12%	\$100	\$1,435,357
* \$5,000	40 years	12%	\$200	\$2,405,459
\$1,000	30 years	12%	\$100	\$335,161
\$1,000	30 years	12%	\$200	\$640,363
\$1,000	30 years	12%	\$0	\$29,960
\$10,000	20 years	12%	\$200	\$278,705
\$10,000	20 years	12%	\$500	\$552,068
\$10,000	30 years	12%	\$0	\$299,600
\$100,000	10 years	10%	\$500	\$359,306
\$100,000	10 years	10%	\$1,000	\$459,238

\* Every 20-year-old should strive for this at the least.

### VI. Money makes a Great Servant, but a Terrible Master

- A. We are told to *occupy* (Luke 19:32) – this is to gain by trading.
- B. Jesus said using bank is better than hiding money (Luke 19:23)
- C. Jesus said using usury through a bank is better than not having any return at all (Matthew 25:27; Luke 19:23)
- D. Jesus said to make friends with mammon (Luke 16:9)
- E. Jesus said the children of this world are wiser in their generation than the children of light (Luke 16:8)
- F. Old Testament law teaches not to use usury against a brother (Exodus 22:25; Leviticus 25:26, 37; Deuteronomy 23:19, 20)



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- G. Proverbs 28:8: He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.
- H. Usury is defined as “the act or practice of loaning money at an exorbitant rate of interest.” See also extortion and loan-sharking.
- I. Usury associated with unjust gain
- J. Mutual Fund Investments are not usury, but trading.
- K. Bond funds use loan interest

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### **Lesson 54: The Power of Interest more Powerful than The Power Principle**

#### I. Usury is Very Powerful, so God Limited its Use

- A. Compounds the principle
- B. Used and understood by the Banks (world's financial system)
- C. Tends to oppress the poor
- D. It is deceiving

#### II. Return, Interest, Profit, and Usury

- A. Return is general and applied to all increase in investment
- B. Interest usually applies to loans – personal, credit card, secured and unsecured loans, mortgages
- C. Simple Interest versus Amortized interest
- D. Simple interest calculated daily on the principle
- E. Amortized calculated periodically (monthly) – allows grace period without penalty
- F. Compound interest adds interest to principle
- G. APY rate is calculated taking into account the effect of compounding – applies to savings
- H. APR rate applies to debt – how much you pay in interest (APY is how much you earn)
- I. Profit is amount over all expenses
- J. Usury is unusually high interest rates

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### III. Illustration – Simple Interest vs. Compound Interest

- A. \$10,000 principle
- B. APR 2%
- C. Time in savings: 40 years
- D. Simple interest account increases to \$18,000
- E. Compound interest account increases to \$22,241
- F. Comment: 2% is high for an interest rate, but it is still poor use of your capital.

### Simple vs. Compound Interest Calculator

---

Enter amount invested:

10000

Enter the annual interest rate (%):

2

Enter number of years for compounding:

40

Calculate

Reset

---

Email My Results

Click Here

Simple Monthly Interest Income Payment:

\$16.67

Total of interest payments:

\$8,000.00

Future value if you compound interest:

\$22,240.59

This is how much more interest you will earn by compounding your earnings:

\$4,240.59

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### IV. Illustration: Investing with Compound Return

- A. \$10,000 principle
- B. Average yield over time: 12%
- C. Time in savings: 40 years
- D. Account increases to \$1,186,477
- E. No regular contributions
- F. Comment: 12% is achievable with some mutual funds. Investor needs to leave money in account long term. This is good use of your capital.

### Simple vs. Compound Interest Calculator

---

Enter amount invested:

10000

Enter the annual interest rate (%):

12

Enter number of years for compounding:

40

Calculate

Reset

---

Email My Results

Click Here

Simple Monthly Interest Income Payment:

\$100.00

Total of interest payments:

\$48,000.00

Future value if you compound interest:

\$1,186,477.25

This is how much more interest you will earn by compounding your earnings:

\$1,128,477.25

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### V. Illustrations: A Projection of a Typical Investor using Compound Return

<u>Start Amount</u>	<u>Time</u>	<u>Rate</u>	<u>Contribution</u>	<u>End Amount</u>
\$5,000	20 years	6%	\$0	\$16,036
\$5,000	30 years	6%	\$0	\$28,717
\$5,000	40 years	6%	\$0	\$51,429
\$5,000	40 years	12%	\$0	\$465,255
\$5,000	40 years	12%	\$100 (monthly)	\$1,435,357

### VI. Reverse Calculate to see how long money lasts

- A. \$1.4 MM at 5% disbursement is \$70K over 20 years
- B. If account still earning return (income fund), the account may last indefinitely
- C. Always better to disburse less than growth, if possible

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Lesson 55: Being the Pattern to Follow

- I. Be not weary in well doing (2 Thessalonians 3:14)
  - A. Galatians 6:9: And let us not be weary in well doing: for in due season we shall reap, if we faint not.
  - B. Labor is not in vain in the Lord (1 Corinthians 15:58)
  
- II. In all Things Shewing thyself a Pattern of Good Works (Titus 2:7)
  - A. Pattern means people can follow
  - B. Usually is repetitive in nature
  
- III. Be an Ensample
  - A. Paul was an ensample to follow (Philippians 3:17)
  - B. Paul made himself an ensample (2 Thessalonians 3:9)
  - C. Peter taught leaders to ensamples (1 Peter 5:3)
  
- IV. Giving Examples
  - A. John 13:15 – Jesus gave example of service
  - B. 1 Corinthians 10:6 – Paul gave examples from Old Testament
  - C. 1 Timothy 4:2 – Timothy told to be an example of the believers
  - D. James 5:10 – James provided Old Testament prophets as examples of suffering affliction and patience
  - E. 1 Peter 2:21 – Peter showed Christ as an example of suffering
  - F. Jude 1:7 – Jude gives Sodom and Gomorrah as examples of judgment
  
- V. Philippians 4:9 – Pauls' Commandment
  - A. Those things, which ye have both learned,
  - B. and received,
  - C. and heard,
  - D. and seen in me,
  - E. do:
  - F. and the God of peace shall be with you.
  
- VI. Be Doers of the word, not hearers only – James 1:22
  - A. But be ye doers of the word, and not hearers only,
  - B. deceiving your own selves.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

- C. Romans 2:13 -- (For not the hearers of the law are just before God, but the doers of the law shall be justified.
- D. Faith without works is dead – James 2:17
- E. (v. 19) Devils believe in God and tremble – not unusual to have them in the church professing faith

**Addendum – Wisdom from Proverbs**

---

**FINANCIAL WISDOM FOUND IN THE BOOK OF PROVERBS  
SELECTED PASSAGES IN ORDER**

---

**Proverbs 1**

10 My son, if sinners entice thee, consent thou not.  
11 If they say, Come with us, let us lay wait for blood,  
let us lurk privily for the innocent without cause:  
12 Let us swallow them up alive as the grave; and  
whole, as those that go down into the pit:  
13 We shall find all precious substance, we shall fill  
our houses with spoil:  
14 Cast in thy lot among us; let us all have one purse:  
15 My son, walk not thou in the way with them; refrain  
thy foot from their path:  
16 For their feet run to evil, and make haste to shed  
blood.  
17 Surely in vain the net is spread in the sight of any  
bird.  
18 And they lay wait for their own blood; they lurk  
privily for their own lives.  
19 So are the ways of every one that is greedy of gain;  
which taketh away the life of the owners thereof.  
32 For the turning away of the simple shall slay them,  
and the prosperity of fools shall destroy them.

---

**Proverbs 3**

9 Honour the LORD with thy substance, and with the  
firstfruits of all thine increase:  
10 So shall thy barns be filled with plenty, and thy  
presses shall burst out with new wine.  
13 Happy is the man that findeth wisdom, and the man  
that getteth understanding.  
14 For the merchandise of it is better than the  
merchandise of silver, and the gain thereof than fine  
gold.  
15 She is more precious than rubies: and all the things  
thou canst desire are not to be compared unto her.  
16 Length of days is in her right hand; and in her left  
hand riches and honour.  
27 Withhold not good from them to whom it is due,  
when it is in the power of thine hand to do it.  
28 Say not unto thy neighbour, Go, and come again,  
and to morrow I will give; when thou hast it by thee.  
33 The curse of the LORD is in the house of the  
wicked: but he blesseth the habitation of the just.

---

**Proverbs 5**

1 My son, attend unto my wisdom, and bow thine ear  
to my understanding:  
2 That thou mayest regard discretion, and that thy lips  
may keep knowledge.  
3 For the lips of a strange woman drop as an  
honeycomb, and her mouth is smoother than oil:  
4 But her end is bitter as wormwood, sharp as a  
twoedged sword.  
5 Her feet go down to death; her steps take hold on  
hell.  
6 Lest thou shouldest ponder the path of life, her ways  
are moveable, that thou canst not know them.  
7 Hear me now therefore, O ye children, and depart  
not from the words of my mouth.  
8 Remove thy way far from her, and come not nigh the  
door of her house:  
9 Lest thou give thine honour unto others, and thy  
years unto the cruel:  
10 Lest strangers be filled with thy wealth; and thy  
labours be in the house of a stranger;  
11 And thou mourn at the last, when thy flesh and thy  
body are consumed,  
12 And say, How have I hated instruction, and my  
heart despised reproof;  
13 And have not obeyed the voice of my teachers, nor  
inclined mine ear to them that instructed me!

---

**Proverbs 6**

1 My son, if thou be surety for thy friend, if thou hast  
stricken thy hand with a stranger,  
2 Thou art snared with the words of thy mouth, thou  
art taken with the words of thy mouth.  
3 Do this now, my son, deliver thyself, when thou art  
come into the hand of thy friend; go, humble thyself,  
and make sure thy friend.  
4 Give not sleep to thine eyes, nor slumber to thine  
eyelids.  
5 Deliver thyself as a roe from the hand of the hunter,  
and as a bird from the hand of the fowler.  
6 Go to the ant, thou sluggard; consider her ways, and  
be wise:  
7 Which having no guide, overseer, or ruler,



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

8 Provideth her meat in the summer, and gathereth her food in the harvest.

9 How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep?

10 Yet a little sleep, a little slumber, a little folding of the hands to sleep:

11 So shall thy poverty come as one that travelleth, and thy want as an armed man.

---

### Proverbs 8

10 Receive my instruction, and not silver; and knowledge rather than choice gold.

11 For wisdom is better than rubies; and all the things that may be desired are not to be compared to it.

---

### Proverbs 10

1 The proverbs of Solomon. A wise son maketh a glad father: but a foolish son is the heaviness of his mother.

2 Treasures of wickedness profit nothing: but righteousness delivereth from death.

3 The LORD will not suffer the soul of the righteous to famish: but he casteth away the substance of the wicked.

4 He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.

5 He that gathereth in summer is a wise son: but he that sleepeth in harvest is a son that causeth shame.

15 The rich man's wealth is his strong city: the destruction of the poor is their poverty.

22 The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

23 It is as sport to a fool to do mischief: but a man of understanding hath wisdom.

---

### Proverbs 11

1 A false balance is abomination to the LORD: but a just weight is his delight.

4 Riches profit not in the day of wrath: but righteousness delivereth from death.

15 He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.

16 A gracious woman retaineth honour: and strong men retain riches.

18 The wicked worketh a deceitful work: but to him that soweth righteousness shall be a sure reward.

24 There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.

25 The liberal soul shall be made fat: and he that watereth shall be watered also himself.

26 He that withholdeth corn, the people shall curse him: but blessing shall be upon the head of him that selleth it.

---

28 He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.

---

### Proverbs 12

9 He that is despised, and hath a servant, is better than he that honoureth himself, and lacketh bread.

10 A righteous man regardeth the life of his beast: but the tender mercies of the wicked are cruel.

11 He that tilleth his land shall be satisfied with bread: but he that followeth vain persons is void of understanding.

12 The wicked desireth the net of evil men: but the root of the righteous yieldeth fruit.

---

### Proverbs 13

4 The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat.

7 There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches.

8 The ransom of a man's life are his riches: but the poor heareth not rebuke.

11 Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

18 Poverty and shame shall be to him that refuseth instruction: but he that regardeth reproof shall be honoured.

22 A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.

---

### Proverbs 14

4 Where no oxen are, the crib is clean: but much increase is by the strength of the ox.

14 The backslider in heart shall be filled with his own ways: and a good man shall be satisfied from himself.

20 The poor is hated even of his own neighbour: but the rich hath many friends.

21 He that despiseth his neighbour sinneth: but he that hath mercy on the poor, happy is he.

23 In all labour there is profit: but the talk of the lips tendeth only to penury.

31 He that oppresseth the poor reproacheth his Maker: but he that honoureth him hath mercy on the poor.

---

### Proverbs 15

16 Better is little with the fear of the LORD than great treasure and trouble therewith.

17 Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.

27 He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.

---

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Proverbs 16

8 Better is a little with righteousness than great revenues without right.  
11 A just weight and balance are the LORD's: all the weights of the bag are his work.  
16 How much better is it to get wisdom than gold! and to get understanding rather than silver!  
26 He that laboureth laboureth for himself; for his mouth craveth it of him.

---

### Proverbs 17

1 Better is a dry morsel, and quietness therewith, than an house full of sacrifices with strife.  
8 A gift is as a precious stone in the eyes of him that hath it: whithersoever it turneth, it prospereth.  
16 Wherefore is there a price in the hand of a fool to get wisdom, seeing he hath no heart to it?  
18 A man void of understanding striketh hands, and becometh surety in the presence of his friend.

---

### Proverbs 18

16 A man's gift maketh room for him, and bringeth him before great men.  
23 The poor useth intreaties; but the rich answereth roughly.

---

### Proverbs 19

14 House and riches are the inheritance of fathers; and a prudent wife is from the LORD.  
15 Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger.  
17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.  
23 The fear of the LORD tendeth to life: and he that hath it shall abide satisfied; he shall not be visited with evil.  
24 A slothful man hideth his hand in his bosom, and will not so much as bring it to his mouth again.

---

### Proverbs 20

4 The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing.  
10 Divers weights, and divers measures, both of them are alike abomination to the LORD.  
14 It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth.  
15 There is gold, and a multitude of rubies: but the lips of knowledge are a precious jewel.  
16 Take his garment that is surety for a stranger: and take a pledge of him for a strange woman.  
23 Divers weights are an abomination unto the LORD; and a false balance is not good.

---

### Proverbs 21

6 The getting of treasures by a lying tongue is a vanity tossed to and fro of them that seek death.  
7 The robbery of the wicked shall destroy them; because they refuse to do judgment.  
8 The way of man is froward and strange: but as for the pure, his work is right.  
13 Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.  
14 A gift in secret pacifieth anger: and a reward in the bosom strong wrath.  
17 He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.  
20 There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.  
25 The desire of the slothful killeth him; for his hands refuse to labour.  
26 He coveteth greedily all the day long: but the righteous giveth and spareth not.

---

### Proverbs 22

1 A good name is rather to be chosen than great riches, and loving favour rather than silver and gold.  
2 The rich and poor meet together: the LORD is the maker of them all.  
3 A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished.  
7 The rich ruleth over the poor, and the borrower is servant to the lender.  
13 The slothful man saith, There is a lion without, I shall be slain in the streets.  
16 He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.  
22 Rob not the poor, because he is poor: neither oppress the afflicted in the gate:  
23 For the LORD will plead their cause, and spoil the soul of those that spoiled them.  
26 Be not thou one of them that strike hands, or of them that are sureties for debts.  
27 If thou hast nothing to pay, why should he take away thy bed from under thee?  
28 Remove not the ancient landmark, which thy fathers have set.  
29 Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.

---

### Proverbs 23

4 Labour not to be rich: cease from thine own wisdom.

---

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

5 Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.

10 Remove not the old landmark; and enter not into the fields of the fatherless:

11 For their redeemer is mighty; he shall plead their cause with thee.

21 For the drunkard and the glutton shall come to poverty: and drowsiness shall clothe a man with rags.

23 Buy the truth, and sell it not; also wisdom, and instruction, and understanding.

---

### Proverbs 24

3 Through wisdom is an house builded; and by understanding it is established:

4 And by knowledge shall the chambers be filled with all precious and pleasant riches.

5 A wise man is strong; yea, a man of knowledge increaseth strength.

14 So shall the knowledge of wisdom be unto thy soul: when thou hast found it, then there shall be a reward, and thy expectation shall not be cut off.

20 For there shall be no reward to the evil man; the candle of the wicked shall be put out.

27 Prepare thy work without, and make it fit for thyself in the field; and afterwards build thine house.

30 I went by the field of the slothful, and by the vineyard of the man void of understanding;

31 And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down.

32 Then I saw, and considered it well: I looked upon it, and received instruction.

33 Yet a little sleep, a little slumber, a little folding of the hands to sleep:

34 So shall thy poverty come as one that travelleth; and thy want as an armed man.

---

### Proverbs 26

13 The slothful man saith, There is a lion in the way; a lion is in the streets.

14 As the door turneth upon his hinges, so doth the slothful upon his bed.

15 The slothful hideth his hand in his bosom; it grieveth him to bring it again to his mouth.

16 The sluggard is wiser in his own conceit than seven men that can render a reason.

---

### Proverbs 27

12 A prudent man foreseeth the evil, and hideth himself; but the simple pass on, and are punished.

13 Take his garment that is surety for a stranger, and take a pledge of him for a strange woman.

23 Be thou diligent to know the state of thy flocks, and look well to thy herds.

24 For riches are not for ever: and doth the crown endure to every generation?

25 The hay appeareth, and the tender grass sheweth itself, and herbs of the mountains are gathered.

26 The lambs are for thy clothing, and the goats are the price of the field.

27 And thou shalt have goats' milk enough for thy food, for the food of thy household, and for the maintenance for thy maidens.

---

### Proverbs 28

1 The wicked flee when no man pursueth: but the righteous are bold as a lion.

3 A poor man that oppresseth the poor is like a sweeping rain which leaveth no food.

6 Better is the poor that walketh in his uprightness, than he that is perverse in his ways, though he be rich.

8 He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.

11 The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.

19 He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

20 A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.

21 To have respect of persons is not good: for for a piece of bread that man will transgress.

---

### Proverbs 29

24 Whoso is partner with a thief hateth his own soul: he heareth cursing, and bewrayeth it not.

---

### Proverbs 30

7 Two things have I required of thee; deny me them not before I die:

8 Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:

9 Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.

24 There be four things which are little upon the earth, but they are exceeding wise:

25 The ants are a people not strong, yet they prepare their meat in the summer;

26 The conies are but a feeble folk, yet make they their houses in the rocks;

27 The locusts have no king, yet go they forth all of them by bands;

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

28 The spider taketh hold with her hands, and is in kings' palaces.

---

### Proverbs 31

10 Who can find a virtuous woman? for her price is far above rubies.

11 The heart of her husband doth safely trust in her, so that he shall have no need of spoil.

12 She will do him good and not evil all the days of her life.

13 She seeketh wool, and flax, and worketh willingly with her hands.

14 She is like the merchants' ships; she bringeth her food from afar.

15 She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens.

16 She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard.

17 She girdeth her loins with strength, and strengtheneth her arms.

18 She perceiveth that her merchandise is good: her candle goeth not out by night.

19 She layeth her hands to the spindle, and her hands hold the distaff.

20 She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy.

21 She is not afraid of the snow for her household: for all her household are clothed with scarlet.

22 She maketh herself coverings of tapestry; her clothing is silk and purple.

23 Her husband is known in the gates, when he sitteth among the elders of the land.

24 She maketh fine linen, and selleth it; and delivereth girdles unto the merchant.

25 Strength and honour are her clothing; and she shall rejoice in time to come.

26 She openeth her mouth with wisdom; and in her tongue is the law of kindness.

27 She looketh well to the ways of her household, and eateth not the bread of idleness.

28 Her children arise up, and call her blessed; her husband also, and he praiseth her.

29 Many daughters have done virtuously, but thou excellest them all.

30 Favour is deceitful, and beauty is vain: but a woman that feareth the LORD, she shall be praised.

31 Give her of the fruit of her hands; and let her own works praise her in the gates.

---

---

## FINANCIAL WISDOM FOUND IN THE BOOK OF PROVERBS

### USAGE OF PARTICULAR WORDS

---

#### SEARCHED WORDS IN PROVERBS

##### Reward

Proverbs 11

18 The wicked worketh a deceitful work: but to him that soweth righteousness shall be a sure reward.

Proverbs 13

13 Whoso despiseth the word shall be destroyed: but he that feareth the commandment shall be rewarded.

Proverbs 17

13 Whoso rewardeth evil for good, evil shall not depart from his house.

Proverbs 21

14 A gift in secret pacifieth anger: and a reward in the bosom strong wrath.

Proverbs 24

14 So shall the knowledge of wisdom be unto thy soul: when thou hast found it, then there shall be a reward, and thy expectation shall not be cut off.

20 For there shall be no reward to the evil man; the candle of the wicked shall be put out.

Proverbs 25

22 For thou shalt heap coals of fire upon his head, and the LORD shall reward thee.

Proverbs 26

10 The great God that formed all things both rewardeth the fool, and rewardeth transgressors.

##### Give

Proverbs 1

4 To give subtilty to the simple, to the young man knowledge and discretion.

Proverbs 2

6 For the LORD giveth wisdom: out of his mouth cometh knowledge and understanding.

Proverbs 3

28 Say not unto thy neighbour, Go, and come again, and to morrow I will give; when thou hast it by thee.

34 Surely he scorneth the scorners: but he giveth grace unto the lowly.

Proverbs 4

2 For I give you good doctrine, forsake ye not my law.

9 She shall give to thine head an ornament of grace: a crown of glory shall she deliver to thee.

Proverbs 5

9 Lest thou give thine honour unto others, and thy years unto the cruel:

Proverbs 6

4 Give not sleep to thine eyes, nor slumber to thine eyelids.

31 But if he be found, he shall restore sevenfold; he shall give all the substance of his house.

35 He will not regard any ransom; neither will he rest content, though thou givest many gifts.

Proverbs 9

9 Give instruction to a wise man, and he will be yet wiser: teach a just man, and he will increase in learning.

Proverbs 13

15 Good understanding giveth favour: but the way of transgressors is hard.

Proverbs 17

4 A wicked doer giveth heed to false lips; and a liar giveth ear to a naughty tongue.

Proverbs 19

6 Many will intreat the favour of the prince: and every man is a friend to him that giveth gifts.

17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

Proverbs 21

26 He coveteth greedily all the day long: but the righteous giveth and spareth not.

Proverbs 22

9 He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor.

16 He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.

Proverbs 23

2 And put a knife to thy throat, if thou be a man given to appetite.

26 My son, give me thine heart, and let thine eyes observe my ways.

31 Look not thou upon the wine when it is red, when it giveth his colour in the cup, when it moveth itself aright.

Proverbs 24

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

21 My son, fear thou the LORD and the king: and meddle not with them that are given to change:

26 Every man shall kiss his lips that giveth a right answer.

Proverbs 25

21 If thine enemy be hungry, give him bread to eat; and if he be thirsty, give him water to drink:

Proverbs 26

8 As he that bindeth a stone in a sling, so is he that giveth honour to a fool.

Proverbs 28

27 He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.

Proverbs 29

15 The rod and reproof give wisdom: but a child left to himself bringeth his mother to shame.

17 Correct thy son, and he shall give thee rest; yea, he shall give delight unto thy soul.

Proverbs 30

8 Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:

15 The horseleach hath two daughters, crying, Give, give. There are three things that are never satisfied, yea, four things say not, It is enough:

Proverbs 31

3 Give not thy strength unto women, nor thy ways to that which destroyeth kings.

6 Give strong drink unto him that is ready to perish, and wine unto those that be of heavy hearts.

15 She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens.

31 Give her of the fruit of her hands; and let her own works praise her in the gates.

### Right

Proverbs 2

7 He layeth up sound wisdom for the righteous: he is a buckler to them that walk uprightly.

9 Then shalt thou understand righteousness, and judgment, and equity; yea, every good path.

20 That thou mayest walk in the way of good men, and keep the paths of the righteous.

Proverbs 3

16 Length of days is in her right hand; and in her left hand riches and honour.

32 For the froward is abomination to the LORD: but his secret is with the righteous.

Proverbs 4

11 I have taught thee in the way of wisdom; I have led thee in right paths.

25 Let thine eyes look right on, and let thine eyelids look straight before thee.

27 Turn not to the right hand nor to the left: remove thy foot from evil.

Proverbs 8

6 Hear; for I will speak of excellent things; and the opening of my lips shall be right things.

8 All the words of my mouth are in righteousness; there is nothing froward or perverse in them.

9 They are all plain to him that understandeth, and right to them that find knowledge.

18 Riches and honour are with me; yea, durable riches and righteousness.

20 I lead in the way of righteousness, in the midst of the paths of judgment:

Proverbs 9

15 To call passengers who go right on their ways:

Proverbs 10

2 Treasures of wickedness profit nothing: but righteousness delivereth from death.

3 The LORD will not suffer the soul of the righteous to famish: but he casteth away the substance of the wicked.

11 The mouth of a righteous man is a well of life: but violence covereth the mouth of the wicked.

16 The labour of the righteous tendeth to life: the fruit of the wicked to sin.

21 The lips of the righteous feed many: but fools die for want of wisdom.

24 The fear of the wicked, it shall come upon him: but the desire of the righteous shall be granted.

25 As the whirlwind passeth, so is the wicked no more: but the righteous is an everlasting foundation.

28 The hope of the righteous shall be gladness: but the expectation of the wicked shall perish.

30 The righteous shall never be removed: but the wicked shall not inhabit the earth.

32 The lips of the righteous know what is acceptable: but the mouth of the wicked speaketh frowardness.

Proverbs 11

4 Riches profit not in the day of wrath: but righteousness delivereth from death.

5 The righteousness of the perfect shall direct his way: but the wicked shall fall by his own wickedness.

6 The righteousness of the upright shall deliver them: but transgressors shall be taken in their own naughtiness.

8 The righteous is delivered out of trouble, and the wicked cometh in his stead.

10 When it goeth well with the righteous, the city rejoiceth: and when the wicked perish, there is shouting.

18 The wicked worketh a deceitful work: but to him that soweth righteousness shall be a sure reward.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

19 As righteousness tendeth to life: so he that pursueth evil pursueth it to his own death.

21 Though hand join in hand, the wicked shall not be unpunished: but the seed of the righteous shall be delivered.

23 The desire of the righteous is only good: but the expectation of the wicked is wrath.

28 He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.

30 The fruit of the righteous is a tree of life; and he that winneth souls is wise.

31 Behold, the righteous shall be recompensed in the earth: much more the wicked and the sinner.

Proverbs 12

3 A man shall not be established by wickedness: but the root of the righteous shall not be moved.

5 The thoughts of the righteous are right: but the counsels of the wicked are deceit.

7 The wicked are overthrown, and are not: but the house of the righteous shall stand.

10 A righteous man regardeth the life of his beast: but the tender mercies of the wicked are cruel.

12 The wicked desireth the net of evil men: but the root of the righteous yieldeth fruit.

15 The way of a fool is right in his own eyes: but he that hearkeneth unto counsel is wise.

17 He that speaketh truth sheweth forth righteousness: but a false witness deceit.

26 The righteous is more excellent than his neighbour: but the way of the wicked seduceth them.

28 In the way of righteousness is life; and in the pathway thereof there is no death.

Proverbs 13

5 A righteous man hateth lying: but a wicked man is loathsome, and cometh to shame.

6 Righteousness keepeth him that is upright in the way: but wickedness overthroweth the sinner.

9 The light of the righteous rejoiceth: but the lamp of the wicked shall be put out.

21 Evil pursueth sinners: but to the righteous good shall be repayed.

25 The righteous eateth to the satisfying of his soul: but the belly of the wicked shall want.

Proverbs 14

9 Fools make a mock at sin: but among the righteous there is favour.

12 There is a way which seemeth right unto a man, but the end thereof are the ways of death.

19 The evil bow before the good; and the wicked at the gates of the righteous.

32 The wicked is driven away in his wickedness: but the righteous hath hope in his death.

34 Righteousness exalteth a nation: but sin is a reproach to any people.

Proverbs 15

6 In the house of the righteous is much treasure: but in the revenues of the wicked is trouble.

9 The way of the wicked is an abomination unto the LORD: but he loveth him that followeth after righteousness.

19 The way of the slothful man is as an hedge of thorns: but the way of the righteous is made plain.

28 The heart of the righteous studieth to answer: but the mouth of the wicked poureth out evil things.

29 The LORD is far from the wicked: but he heareth the prayer of the righteous.

Proverbs 16

8 Better is a little with righteousness than great revenues without right.

12 It is an abomination to kings to commit wickedness: for the throne is established by righteousness.

13 Righteous lips are the delight of kings; and they love him that speaketh right.

25 There is a way that seemeth right unto a man, but the end thereof are the ways of death.

31 The hoary head is a crown of glory, if it be found in the way of righteousness.

Proverbs 18

5 It is not good to accept the person of the wicked, to overthrow the righteous in judgment.

10 The name of the LORD is a strong tower: the righteous runneth into it, and is safe.

Proverbs 20

11 Even a child is known by his doings, whether his work be pure, and whether it be right.

Proverbs 21

2 Every way of a man is right in his own eyes: but the LORD pondereth the hearts.

8 The way of man is froward and strange: but as for the pure, his work is right.

12 The righteous man wisely considereth the house of the wicked: but God overthroweth the wicked for their wickedness.

18 The wicked shall be a ransom for the righteous, and the transgressor for the upright.

21 He that followeth after righteousness and mercy findeth life, righteousness, and honour.

26 He coveteth greedily all the day long: but the righteous giveth and spareth not.

Proverbs 23

16 Yea, my reins shall rejoice, when thy lips speak right things.

24 The father of the righteous shall greatly rejoice: and he that begetteth a wise child shall have joy of him.

Proverbs 24

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

15 Lay not wait, O wicked man, against the dwelling of the righteous; spoil not his resting place:

24 He that saith unto the wicked, Thou art righteous; him shall the people curse, nations shall abhor him:

26 Every man shall kiss his lips that giveth a right answer.

Proverbs 25

5 Take away the wicked from before the king, and his throne shall be established in righteousness.

26 A righteous man falling down before the wicked is as a troubled fountain, and a corrupt spring.

Proverbs 27

16 Whosoever hideth her hideth the wind, and the ointment of his right hand, which bewrayeth itself.

Proverbs 28

1 The wicked flee when no man pursueth: but the righteous are bold as a lion.

Proverbs 28

10 Whoso causeth the righteous to go astray in an evil way, he shall fall himself into his own pit: but the upright shall have good things in possession.

12 When righteous men do rejoice, there is great glory: but when the wicked rise, a man is hidden.

28 When the wicked rise, men hide themselves: but when they perish, the righteous increase.

Proverbs 29

2 When the righteous are in authority, the people rejoice: but when the wicked beareth rule, the people mourn.

6 In the transgression of an evil man there is a snare: but the righteous doth sing and rejoice.

7 The righteous considereth the cause of the poor: but the wicked regardeth not to know it.

16 When the wicked are multiplied, transgression increaseth: but the righteous shall see their fall.

Proverbs 31

9 Open thy mouth, judge righteously, and plead the cause of the poor and needy.

### Rich

Proverbs 3

16 Length of days is in her right hand; and in her left hand riches and honour.

Proverbs 8

18 Riches and honour are with me; yea, durable riches and righteousness.

Proverbs 10

4 He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.

15 The rich man's wealth is his strong city: the destruction of the poor is their poverty.

22 The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

Proverbs 11

4 Riches profit not in the day of wrath: but righteousness delivereth from death.

16 A gracious woman retaineth honour: and strong men retain riches.

28 He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.

Proverbs 13

7 There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches.

8 The ransom of a man's life are his riches: but the poor heareth not rebuke.

Proverbs 14

20 The poor is hated even of his own neighbour: but the rich hath many friends.

24 The crown of the wise is their riches: but the foolishness of fools is folly.

Proverbs 18

11 The rich man's wealth is his strong city, and as an high wall in his own conceit.

23 The poor useth intreaties; but the rich answereth roughly.

Proverbs 19

14 House and riches are the inheritance of fathers and a prudent wife is from the LORD.

Proverbs 21

17 He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.

Proverbs 22

1 A good name is rather to be chosen than great riches, and loving favour rather than silver and gold.

2 The rich and poor meet together: the LORD is the maker of them all.

4 By humility and the fear of the LORD are riches, and honour, and life.

7 The rich ruleth over the poor, and the borrower is servant to the lender.

16 He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.

Proverbs 23

4 Labour not to be rich: cease from thine own wisdom.

5 Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.

Proverbs 24

4 And by knowledge shall the chambers be filled with all precious and pleasant riches.

Proverbs 27

24 For riches are not for ever: and doth the crown endure to every generation?

Proverbs 28



## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

6 Better is the poor that walketh in his uprightness, than he that is perverse in his ways, though he be rich.  
11 The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.  
20 A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.  
22 He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.  
Proverbs 30  
8 Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:

### Poor

Proverbs 10  
4 He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.  
15 The rich man's wealth is his strong city: the destruction of the poor is their poverty.  
Proverbs 13  
7 There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches.  
8 The ransom of a man's life are his riches: but the poor heareth not rebuke.  
23 Much food is in the tillage of the poor: but there is that is destroyed for want of judgment.  
Proverbs 14  
20 The poor is hated even of his own neighbour: but the rich hath many friends.  
21 He that despiseth his neighbour sinneth: but he that hath mercy on the poor, happy is he.  
31 He that oppresseth the poor reproacheth his Maker: but he that honoureth him hath mercy on the poor.  
Proverbs 17  
5 Whoso mocketh the poor reproacheth his Maker: and he that is glad at calamities shall not be unpunished.  
Proverbs 18  
23 The poor useth intreaties; but the rich answereth roughly.  
Proverbs 19  
1 Better is the poor that walketh in his integrity, than he that is perverse in his lips, and is a fool.  
Proverbs 19  
4 Wealth maketh many friends; but the poor is separated from his neighbour.  
7 All the brethren of the poor do hate him: how much more do his friends go far from him? he pursueth them with words, yet they are wanting to him.  
17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.  
22 The desire of a man is his kindness: and a poor man is better than a liar.

### Proverbs 21

13 Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.  
17 He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.

### Proverbs 22

2 The rich and poor meet together: the LORD is the maker of them all.  
7 The rich ruleth over the poor, and the borrower is servant to the lender.  
9 He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor.  
16 He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.

22 Rob not the poor, because he is poor: neither oppress the afflicted in the gate:

### Proverbs 28

3 A poor man that oppresseth the poor is like a sweeping rain which leaveth no food.  
6 Better is the poor that walketh in his uprightness, than he that is perverse in his ways, though he be rich.  
8 He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.

11 The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.

15 As a roaring lion, and a ranging bear; so is a wicked ruler over the poor people.

27 He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.

### Proverbs 29

7 The righteous considereth the cause of the poor: but the wicked regardeth not to know it.

13 The poor and the deceitful man meet together: the LORD lighteneth both their eyes.

14 The king that faithfully judgeth the poor, his throne shall be established for ever.

### Proverbs 30

9 Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.

14 There is a generation, whose teeth are as swords, and their jaw teeth as knives, to devour the poor from off the earth, and the needy from among men.

### Proverbs 31

9 Open thy mouth, judge righteously, and plead the cause of the poor and needy.

20 She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy.

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

### Poverty

Proverbs 6

11 So shall thy poverty come as one that travelleth, and thy want as an armed man.

Proverbs 10

15 The rich man's wealth is his strong city: the destruction of the poor is their poverty.

Proverbs 11

24 There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.

Proverbs 13

18 Poverty and shame shall be to him that refuseth instruction: but he that regardeth reproof shall be honoured.

Proverbs 20

13 Love not sleep, lest thou come to poverty; open thine eyes, and thou shalt be satisfied with bread.

Proverbs 23

21 For the drunkard and the glutton shall come to poverty: and drowsiness shall clothe a man with rags.

Proverbs 24

34 So shall thy poverty come as one that travelleth; and thy want as an armed man.

Proverbs 28

19 He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

22 He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.

Proverbs 30

8 Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:

Proverbs 31

7 Let him drink, and forget his poverty, and remember his misery no more.

### Penury

Proverbs 14

23 In all labour there is profit: but the talk of the lips tendeth only to penury.

### Wealth

Proverbs 5

10 Lest strangers be filled with thy wealth; and thy labours be in the house of a stranger;

Proverbs 10

15 The rich man's wealth is his strong city: the destruction of the poor is their poverty.

Proverbs 13

11 Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

22 A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.

Proverbs 18

11 The rich man's wealth is his strong city, and as an high wall in his own conceit.

Proverbs 19

4 Wealth maketh many friends; but the poor is separated from his neighbour.

### Labour

Proverbs 5

10 Lest strangers be filled with thy wealth; and thy labours be in the house of a stranger;

Proverbs 10

16 The labour of the righteous tendeth to life: the fruit of the wicked to sin.

Proverbs 13

11 Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

Proverbs 14

23 In all labour there is profit: but the talk of the lips tendeth only to penury.

Proverbs 16

26 He that laboureth laboureth for himself; for his mouth craveth it of him.

Proverbs 21

25 The desire of the slothful killeth him; for his hands refuse to labour.

Proverbs 23

4 Labour not to be rich: cease from thine own wisdom.

### Sloth

Proverbs 12

24 The hand of the diligent shall bear rule: but the slothful shall be under tribute.

27 The slothful man roasteth not that which he took in hunting: but the substance of a diligent man is precious.

Proverbs 15

19 The way of the slothful man is as an hedge of thorns: but the way of the righteous is made plain.

Proverbs 18

9 He also that is slothful in his work is brother to him that is a great waster.

Proverbs 19

15 Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger.

24 A slothful man hideth his hand in his bosom, and will not so much as bring it to his mouth again.

Proverbs 21

## CLASS 204 CHRISTIAN PRINCIPLES OF FINANCE

25 The desire of the slothful killeth him; for his hands refuse to labour.

Proverbs 22

13 The slothful man saith, There is a lion without, I shall be slain in the streets.

Proverbs 24

30 I went by the field of the slothful, and by the vineyard of the man void of understanding;

Proverbs 26

13 The slothful man saith, There is a lion in the way; a lion is in the streets.

14 As the door turneth upon his hinges, so doth the slothful upon his bed.

15 The slothful hideth his hand in his bosom; it grieveth him to bring it again to his mouth.