



# TEN PRINCIPLES TO TRUE FINANCIAL FREEDOM

## God Cares About Your Finances (2 Chronicles 29:11-12)

- The Bible contains more than 2,300 verses addressing money and possessions because God knows it's a significant issue for His people.

## Adopt a Biblical, Eternal Perspective on Money (Mark 8:36)

- Life on earth is brief compares to eternity (Jeremiah 1:11, 13)
- Invest your money and possessions to advance God's Kingdom, not temporary worldly gains.
- Use money biblically to:
  - Provide for your family (1 Timothy 5:8; 1 Thessalonians 4:11-12; 3:6-15)
  - Help those in need, especially the church (Proverbs 19:17; Romans 15:25-27; Galatians 6:7-10).
  - Support the spread of the Gospel locally and globally (1 Corinthians 16:1-3; Philippians 4:14-19; 1 Timothy 5:17-18).

## Create a Balanced Spending Plan (Luke 16:11)

- Track every penny of your spending.
- Develop a monthly zero-based budget to eliminate impulsive, wasteful purchases.
- Use one of the many great apps to assist you with managing your spending (Quicken, Simplifi, Faith Fi, YNAB, Monarch, Every Dollar)

## Avoid or Eliminate Harmful Debt (Romans 13:8)

- Credit cards aren't inherently sinful but can lead to dangerous debt. Avoid the "buy now, pay later" trap.
- Pay with cash whenever possible. If you can't pay off credit card balances monthly, switch to a cash-only system.
- Distinguish between "wants" and "needs."

## Cultivate a Saver's Mindset (Proverbs 21:5)

- Prioritize saving overspending: "Saving is the new spending."
- Build short-term savings (six months of living expenses) and long-term savings (retirement).
- Leverage the power of compound interest (principle, interest rate, time).
- Start saving today. Steady plodding leads to prosperity (Proverbs 21:20).

## Give God His Tithe (Leviticus 27:30; Genesis 14:20b)

- Offer the first fruits of your income to your local church as an act of worship (Proverbs 3:9-10; Acts 20:35).
- Don't withhold from God (Malachi 3:8-9).
- Test God's promise to bless generous giving (Malachi 3:10).
- Embrace New Testament grace giving.

## Be a Faithful Steward (Psalm 8:6)

- God measures financial success by faithful stewardship – managing resources wisely, with integrity, and giving generously – regardless of wealth.
- Pay bills on time and maintain a good credit score. Seek ways to improve or repair it if needed.

## Pray Righteously Over Your Finances (Matthew 6:9)

- Use righteous prayer to seek wisdom for spending and giving decisions beyond the tithe.
- Trust God to provide before resorting to credit.

## Learn Contentment (Philippians 4:11-13)

- Six of the seven biblical mentions of contentment relate to money and possessions.
- Be content with what you have, whether little or much, as Paul exemplified.

## Understand God's Definition of Prosperity (Psalm 35:27)

- God delights in His servants' prosperity, but His definition transcends material wealth.
- True prosperity aligns with God's will, not worldly standards, and endures life's trials. (James 1)

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For more resources to Biblical financial principles,  
go to [warrenlifefoundation.org](http://warrenlifefoundation.org)

