

The Thirty Biblical Strategies to FINANCIAL FREEDOM

STEP 1: Know God's Goals for You

Strategies

Notes

Biblical Financial Strategy #1

"Two are better than one...

*If one falls down,
his **friend can help him up**"*
(Ecclesiastes 4:9,10, NIV).

*"Let us not give up meeting together...
but let us **encourage** one another"*
(Hebrews 10:25, NIV).

The strategy is to have a _____.

Biblical Financial Strategy #2

*"All hard work brings a profit,
but mere talk leads only to poverty"*
(Proverbs 14:23, NIV).

*"Commit to the Lord whatever you do,
and your plans will succeed..."*
(Proverbs 16:3-4, NIV).

The strategy is to do more than just talk about what you are planning to do; to be successful, you must _____ your plans to Lord and follow through with the work God has called you to do.

Biblical Financial Strategy #3

“Without counsel, purposes {or plans} are disappointed: but in the multitude of counselors they are established {they become real, accomplished, complete, and fulfilled}” (Proverbs 15:22, NIV).

The strategy is to build a team of _____
to guide you, not just a financial coach or accountability partner.

Biblical Financial Strategy # 4

“Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever” (Proverbs 27:23-24, NIV).

The strategy is to know condition of your _____.

Biblical Financial Strategy # 5

“ ‘I know the plans I have for you,’ declares the LORD, ‘plans to prosper you ... when you seek me with all your heart’ ” (Jeremiah 29:11-13, NIV).

“Whatsoever we ask, we receive of {God}, because we keep his commandments, and do those things that are pleasing in his sight” (1 John 3:22, KJV).

“{God} is able to do immeasurably more than all we ask or imagine...” (Ephesians 3:20, NIV).

“Delight thyself also in the LORD; and he shall give thee the desires of thine heart. Commit thy way unto the LORD; trust also in him; and he shall bring [it] to pass. Rest in the LORD, and wait patiently ...” (Psalm 37:4,5,7, KJV).

The strategy is to achieve the financial goals that God has called you to accomplish, by _____ with God to know what goals God wants you to accomplish.

Biblical Financial Strategy # 6

“Everything under heaven belongs to [God]” (Job 41:11, NIV).

“Both riches and honour [come from God]” (1 Chronicles 29:12, KJV).

*“Faithful over a few things, [then God] will make thee ruler over many things...”
(Matthew 25:22, KJV).*

Jesus said, *“whomsoever much is given, of him shall be much required”
(Luke 12:24, KJV).*

The strategy is to change your perspective by realizing you are the owner of _____ and a manager of _____ God has given you responsibility over.

Biblical Financial Strategy # 7

*“Honor the LORD with your wealth...
then your barns will be filled to overflowing”
(Proverbs 3:9-10, NIV).*

*Jesus taught, “Give, and it shall be given unto you;
good measure and running over... For with the same measure
that [you use] it shall be measured to you again”
(Luke 6:38, KJV).*

*“He who sows sparingly will also reap sparingly,
and he who sows bountifully will also reap bountifully.”
(2 Corinthians 9:7&6, NIV).*

Jesus said, *“...store up for yourselves treasures in heaven
where moth and rust do not destroy, and
where thieves do not break in and steal.
For where your treasure is,
there your heart will be also””
(Matthew 6:19-21, NIV).*

The strategy is to grow the wealth that God has given you by investing part of it into the lives of others through _____.

Biblical Financial Strategy # 8

“Jesus saw the rich putting their gifts into the temple treasury.

He also saw a poor widow

put in two very small copper coins.

Jesus said, “I tell you the truth,

‘this poor widow has put in more than all the others.

All these people gave their gifts out of their wealth;

but she out of her poverty and

put in all she had to live on’ ”

(Luke 21:1-4, NIV).

The Bible teaches...

“let each one give as he purposes in his heart,

not grudgingly or of necessity;

for God loves a cheerful giver”

(2 Corinthians 9:7 NIV).

The strategy is to give, even if it is a little amount.

Because God looks at your _____

and the _____ you have to give,

not the dollar amount you give.

Biblical Financial Strategy # 9

Jesus taught about a rich man who said...

“This is what I'll do... I will store all my grain and my goods.

And I'll say to myself, ‘you have plenty of good things laid up for many years.

Take life easy; eat, drink and be merry.’

But God said to him, ‘you fool!

This very night your life will be demanded from you.

Then who will get what you have prepared for yourself?’

‘This is how it will be

with anyone who stores up things for himself but

is not rich toward God’ ”

(Luke 12:18-21, NIV).

The strategy is to make sure that while you are storing up things for yourself and

family to make it a priority to be storing up things in _____

by being rich towards God through giving to ministry.

STEP 2: Protect Assets and Income

Biblical Financial Strategy # 10

*“On the first day of every week,
each one of you should set aside a sum of money
in keeping with his income,
saving it up, so that when I come
no collections will have to be made”
(1 Corinthians 16:2, NIV).*

“Godliness with contentment is great gain” (1 Tim. 6:6, NIV).

“The fruit of the Spirit is...patience...and self control” (Galatians 5:22-23, NIV).

The strategy is to create a _____
and be able to set aside a sum of money each pay period
for your goals and obligations and
with the left over income,
pay yourself a weekly cash allowance to spend freely.

Biblical Financial Strategy #11

*“For where your treasure is, there your heart will be also”
(Matthew 6:21, KJV).*

The strategy is to examined your checkbook and
credit card statements, to see what they are
saying about your _____.

Biblical Financial Strategy #12

*“Give portions to seven, yes to eight, for you do not know
what disaster may come upon the land”
(Ecclesiastes 11:2, NIV).*

The strategy is to start an _____
and get a _____
because you never know when a financial disaster will come your way.

Biblical Financial Strategy # 13

*“A good man leaves an inheritance for his children's children”
(Proverbs 13:22, NIV).*

The strategy is to have an _____.

Without an estate plan a good man may not leave an inheritance for his children's children.

Biblical Financial Strategy # 14

*“All the believers were together and
had everything in common.
Selling their possessions and goods,
they gave to anyone as he had need...”
(Acts 2:44-46, NIV).*

*“At the present time
your plenty will supply what they need,
so that in turn their plenty will supply what you need...”
(2 Corinthians 8:14-15, NIV).*

The strategy is to change your perspective on insurance.
Look at insurance as giving to _____.

Biblical Financial Strategy # 15

*“The prudent see danger and take refuge but
the simple keep going and suffer for it”
(Proverbs 22:3, NIV).*

The strategy is to recognize certain financial dangers
and use insurance as a critical part of _____
your family.

STEP 3: Eliminate High Interest Rate Debt

Biblical Financial Strategy # 16

“The rich rule over the poor, and the borrower is servant to the lender” (Proverbs 22:7, NIV).

The strategy is to eliminate all _____ interest rate debt. To become debt free you need a plan. As a general rule, always pay off loans from friends and family members first, regardless of the interest rate they are charging you. Relationships can easily be damaged over financial loans. Secondly, pay off the very small debts (\$100, \$50, etc.). There is great joy in seeing a debt paid off. The next step is to pay off the debt with the highest interest rate, then the next highest rate, then the next highest rate, until you are completely debt free.

Biblical Financial Strategy #17

“...if you lack the means to pay, your very bed will be snatched from under you” (Proverbs 22:7,27, NIV).

The strategy is to never borrow money unless you have the means to _____. As a general rule, I believe it is practical to borrow for things that appreciate (houses, businesses, investments...) greater than the interest rate the creditor is charging. If need be you can *potentially* repay the debt by selling the asset.

Biblical Financial Strategy #18

*My son, if you have put up security for your neighbor
(meaning you have co-signed and
pledged to pay their debt if they can not or will not pay their debt),
...if you have struck hands in pledge for another,
if you have been trapped by what you said,
ensnared by the words of your mouth,
then do this, my son, to free yourself,
since you have fallen into your neighbor's hands:
Go and humble yourself;
press your plea with your neighbor!
Allow no sleep to your eyes,
... Free yourself...
(Proverbs 6:1-5, NIV).*

The strategy is to avoid _____, if all possible.

Biblical Financial Strategy # 19

*“A good name is more desirable than great riches”
(Proverbs 22:1, NIV).*

The strategy is to maintain a good financial _____.
Your credit report is your financial report card to the world.

*“Whoever can be trusted with very little can also
be trusted with much, and
whoever is dishonest with very little
will also be dishonest with much”
(Luke 16:10, NIV).*

Consumer Credit Counseling Service at 800-251-2227.
EveryDayWealth at www.wealthlink.com/planner

STEP 4: Accumulate for Goals

Biblical Financial Strategy # 20

*“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction”
(1 Timothy 6:9, NIV).*

The strategy is to avoid _____ - _____ - _____ schemes.

Biblical Financial Strategy # 21

“Make plans by seeking advice” (Proverbs 20:18, NIV).

“Listen to advice and accept instruction, and in the end you will be wise” (Proverbs 19:20, NIV).

“A wise man listens to advice” (Proverbs 12:15, NIV).

“My people are destroyed from lack of knowledge” (Hose 4:6, KJV).

“Pride goes before destruction” (Proverbs 16:18, NIV).

The strategy is to hire a competent _____.
It is prideful to believe you can be an expert on everything.

Biblical Financial Strategy # 22

*“Give portions to seven, yes to eight,
for you do not know what disaster may
come upon the land”
(Ecclesiastes 11:2, NIV).*

The strategy is to _____ your investments.

Biblical Financial Strategy # 23

*“...he who gathers money little by little makes it grow”
(Proverbs 13:11, NIV).*

The strategy is to _____ as often as you can,
when you can, while you can.

Through the power of compounding,
your investment can double in value in a short period of time.

You can estimate on how many years until your investment
will double in value

by dividing 72 by your interest rate or
investment rate of return.

For example take 72 and divide it by 12
which equals 6,

thus a one-time investment growing at 12% should
double about every 6 years.

Biblical Financial Strategy # 24

*“Master,' he said, 'you entrusted me with five talents
See, I have gained five more.' His master replied,
'Well-done, good and faithful servant!*

You have been faithful with a few things;

I will put you in charge of many things...'

Then the man who had received the one talent came.

*'Master,' he said, '... I was afraid and went out and
hid your talent in the ground. See, here is what belongs to you.'*

His master replied, 'You wicked, lazy servant! ...

*you should have put my money on deposit with the bankers,
so that when I returned I would have received it back with interest.*

'Take the talent from him...and throw that worthless servant outside'''

(Matthew 25:1,14-30, NIV).

The strategy is to _____ the assets God has given you.

Biblical Financial Strategy #25

*“The LORD said to Moses,
‘Say to the Israelites:
‘When a man or woman wrongs another in any way
and so is unfaithful to the LORD,
that person is guilty and
must confess the sin he has committed.
He must make full restitution for his wrong,
add one fifth to it and
give it all to the person he has wronged’ ”*
(Numbers 5:5-7, NIV).

The strategy is to make full _____ for our wrongs to experience the fullness of God’s will for you.

Biblical Financial Strategy # 26

*“Two are better than one,
because they have a good return for their work:
If one falls down, his friend can help him up.
But pity the man who falls and
has no one to help him up!”*
(Ecclesiastes 4:9,10, NIV).

The strategy is to build a _____
to get a better return
than what you could do on your own
and to help pick each other up.

In life you either work for money or
have money work for you, or
hire others to work and earn money for you.

Biblical Financial Strategy # 27

*“... **the love of money** is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. ... put [your] hope in God, who richly provides us with everything for our enjoyment”*
(1 Timothy 6:9-11, NIV).

The strategy is to not to be eager for money, but to be _____ .

Biblical Financial Strategy # 28

“...pay taxes, for the authorities are God's servants, who give their full time to governing”(Romans 13:6, NIV).

“Then [Jesus] said to them, ‘Give to Caesar what is Caesar's, and to God what is God's’ ” (Matthew 22:21, NIV).

The strategy is to _____ what types of accounts, strategies and investments keep you from paying more to Caesar than what is required.

Biblical Financial Strategy #29

“Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are servicing” (Colossians 3:23-24, NIV).

*“Do you see a man skilled in his work?
He will **serve** before **kings...**” (Proverbs 22:29, NIV).*

The strategy is to be _____ and _____ about your work. With everything, do your best, pray it is blessed and let God do the rest.

Biblical Financial Strategy # 30

Jesus said, "... store up for yourselves treasures in heaven where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19-21, NIV).

The strategy is to invest your life in the things that are _____.

Jesus taught: "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven. Many will say to me on that day, 'Lord, Lord, did we not prophesy in your name, and in your name drive out demons and perform many miracles?' Then I will tell them plainly, I never knew you. Away from me, you evildoers' " (Matthew. 7:21-23, NIV).

Jesus, God's Son, said, " Do not work for food that spoils, but for food that endures to eternal life, ...The work of God is this: ... that everyone who looks to the Son and believes in him shall have eternal life, and I will raise him up at the last day' " (John 6:27-40, NIV).

We are all going to live somewhere after we die.
It is either going to be heaven or hell.
Where will you live?

Ask yourself, are you good enough to get into heaven?
Jesus taught, "No one [is] good but One, [that] [is], God... When His disciples heard [it], they were greatly astonished, saying, 'Who then can be saved?' But Jesus looked at [them] and said to them, 'With men this is impossible, but with God all things are possible'" (Matthew 19:17-26, NIV). Jesus said, "I am the way, the truth, and the life. No one comes to the Father except through Me"(John 14:6, NIV).

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