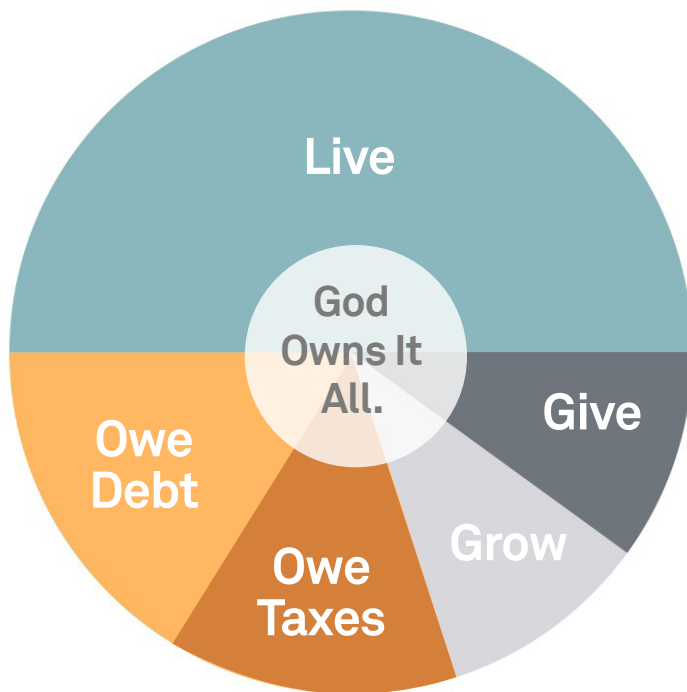


The “Core Message”: Money is a Tool, Test & Testimony.

1. God owns it all.
2. There are five biblical fundamental money management principles.
 - a. Spend less than you earn
 - b. Avoid the use of debt
 - c. Build liquidity
 - d. Set long term goals
 - e. Give generously
3. There are only four broad categories for using money, and God’s word speaks to each of them in detail.
4. There is an easily understood conceptual framework for money management which simplifies communication, transferability, and decision-making.



Live:

- Balancing provision and protection (God’s protection, my responsibility to provide)
- How much is enough?

Give:

- Giving breaks the power of money.

Owe:

- Debt always mortgages the future.
- I owe taxes, but they are symptomatic of God’s provision.

Grow:

- Growing margin is the only way to meet long term goals

Those who manage their life according to biblical principles will experience:

- Contentment under all economic conditions
- Confidence in financial decision making
- Excellent communication at all levels
- Maximized generosity of time, talent, and treasure

