

| JUBILEE | | HABI |
|----------------------|--------------------------------|-----------------------------------|
| | | |
| Living | | |
| | 12 | 35 |
| | Never | Always |
| | Do I spend | less than I earn? |
| Proverbs 10:4, 1 Tim | othy 6:6-11, Philippians 4:10- | 13 |
| | | |
| Giving | | |
| | 12 | 35 |
| | Never | Always |
| | Do I give | e generously? |
| 2 Corinthians 9:6-8, | Psalm 112:5-6, Proverbs 22:9, | Proverbs 11:24-25, Malachi 3:8-12 |
| | | |
| Debt | | |
| | 12 | 35 |
| | Never | Always |
| | Do I avoid | the use of debt? |
| Proverbs 22:7, Psaln | n 37:21, Duet 15:6, Duet 28:12 | 2, |
| | | |
| Margin | | |
| | 12 | 35 |
| | Never | Always |
| | Do I have and pla | n for financial margin? |
| Proverbs 6:6-8, Luke | 14:28, | |
| | | |
| Goals | | |
| | 12 | 35 |
| | Never | Always |
| | | |

Do I set long-term financial goals?

HABITS: FIVE BIBLICAL PRINCIPLES



