

# MONEY AIN'T SUCCESSFUL... YOU ARE!

*Proverbs 3:1 - 5*

***“My son, do not forget my teaching,  
but let your heart keep my commandments,  
for length of days and years of life  
and peace they will add to you.  
Let not steadfast love and faithfulness forsake  
you;  
bind them around your neck;  
write them on the tablet of your heart.  
So you will find favor and good success  
in the sight of God and man.  
Trust in the Lord with all your heart and lean  
not on your own  
understanding.”***

• The thing about money is that in order to win with biblical finance, it's about 80% behavior. That means only 20% head knowledge.

## 5 GREAT PRINCIPLES FOR SUCCESS

### #1 - GET OUTTA DEBT

- Debt equals risk

*Proverbs 22:7*

***“The rich rule over the poor, and the borrower is slave to the lender.”***

- Slaves have no options.
- Slaves are not very generous people.
- Slaves have many Masters:
  - Master Card
  - Discovered Bondage Card
  - American Distress Card
- See, the slave is always whining. **Debt is financial whining.**

*“You buy things you don’t need, with money you don’t have, to impress people you don’t like...”*

## **#2 - ACT YOUR WAGE**

- Learn to live on less than you make.

*Proverbs 21:20*

*NLT*

***“The wise have wealth and luxury, but fools spend whatever they get.”***

*NIV*

***“The wise store up choice food and olive oil, but fools gulp theirs down.”***

- Don’t spend everything you make...THAT’S FOOLISH!

*1 Timothy 6:6*

***“But godliness with contentment is great gain.”***

- Being content is one of the most powerful financial weapons you’ll ever use.

### **#3 - GET ON A BUDGET**

- If you worked for you, would you hire you?
- If you worked for you, would you fire you?

*Matthew 25:26 – 29*

***“His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.’ So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them.”***

- Give it to the one who is taking care of the little things.

Luke 14:28 – 30

***“Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, ‘This person began to build and wasn’t able to finish.’”***

- Budgeting is important to your life’s heartbeat.
- Give every dollar a name.

#### **#4 - SAVE AND INVEST**

- Save for what? 1 – RAINY DAY!

Proverbs 21:20

***“The wise store up choice food and olive oil...”***

- Save for What? 2 – TO PAY CASH
- INVEST IN YOUR FUTURE!

## **#5 - GIVE**

*Duet. 15:10*

***“Give generously to them and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to.”***

*Proverbs 11:24 – 25*

***“There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, and he who waters will himself be watered.”***

• 22x in the book of Proverbs it's referred to as  
**FIRST FRUITS!**

Someone has said, “There are three kinds of givers:

the flint, the sponge and the honeycomb. To get anything out of a flint you must hammer it. And then you get only chips and sparks. To get water out of a sponge you must squeeze it, and the more you use pressure, the more you will get. But the honeycomb just overflows with its own sweetness. Which kind of giver are you?"

*"I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess."*

*– Corrie Ten Boom*