

Relationship With God	Love God	Matthew 6:33	But seek first his kingdom and his righteousness, and all these things will be given to you as well.
		Proverbs 3:9	Honor the LORD with your wealth, with the firstfruits of all your crops;
		1 Cor 10:31	So whether you eat or drink or whatever you do, do it all for the glory of God.
	Prayer	Psalms 27:14	Wait for the LORD; be strong and take heart and wait for the LORD.
		Eph 5:17	Therefore do not be foolish, but understand what the Lord's will is
		Col 4:2	Devote yourselves to prayer, being watchful and thankful.
	Stewardship	Luke 16:10	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.
		2 Cor 9:8	And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.
		Psalms 23:1	The LORD is my shepherd, I shall not be in want.
Relationship With Others	Love Others	Matt 22:39	And the second is like it: 'Love your neighbor as yourself.'
		Php 2:4	Each of you should look not only to your own interests, but also to the interests of others.
		1 John 3:17	If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?
	Counsel	Proverbs 15:22	Plans fail for lack of counsel, but with many advisers they succeed.
		2 Timothy 2:22	Flee the evil desires of youth and pursue righteousness, faith, love and peace, along with those who call on the Lord out of a pure heart.
		Proverbs 24:6	Surely you need guidance to wage war, and victory is won through many advisers.
	Witness	2 Cor 12:9	Therefore I will boast all the more gladly about my weaknesses, so that Christ's power may rest on me.
		Php 1:12	Now I want you to know, brothers, that what has happened to me has really served to advance the gospel.
		1 Cor 8:9	Be careful, however, that the exercise of your freedom does not become a stumbling block to the weak.
Relationship With Christ	Contentment	Hebrews 13:5	Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."
		Php 4:13	I can do everything through him who gives me strength.
		Luke 12:15	Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."
	Faith	Galatians 5:6	For in Christ Jesus neither circumcision nor uncircumcision has any value. The only thing that counts is faith expressing itself through love.
		Hebrews 11:6	And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.
		1 Timothy 6:10	For 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.
	Joy	Psalms 51:12	Restore to me the joy of your salvation and grant me a willing spirit, to sustain me
		Psalms 37:14	Delight yourself in the LORD and he will give you the desires of your heart.
		Php 4:4	Rejoice in the Lord always. I will say it again: Rejoice!
	Peace	2 Cor 2:12-13	Now when I went to Troas to preach the gospel of Christ and found that the Lord had opened a door for me, I still had no peace of mind, because I did not find my brother Titus there.
		Php 4:7	And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.
		1 Cor 14:33	For God is not a God of disorder but of peace.
	Trust	Psalms 20:7	Some trust in chariots and some in horses, but we trust in the name of the Lord our God.
		Proverbs 3:5-6	Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight.
		Psalms 9:10	Those who know your name will trust in you, for you, LORD, have never forsaken those who seek you.

Influence of the Enemy	Covet?	Exodus 20:17	"You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his male or female servant, his ox or donkey, or anything that belongs to your neighbor."	
		Proverbs 22:7	The rich rule over the poor, and the borrower is servant to the lender.	
		Ecc 2:11	Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun.	
	Honest?	Proverbs 16:8	Better a little with righteousness than much gain with injustice.	
		Acts 24:16	So I strive always to keep my conscience clear before God and man.	
		Proverbs 28:6	Better a poor man whose walk is blameless than a rich man whose ways are perverse.	
	Fear?	Matthew 6:25	Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?	
		1 Peter 4:12-13	Dear friends, do not be surprised at the painful trial you are suffering, as though something strange were happening to you.	
		Romans 8:32	He who did not spare his own Son, but gave him up for us all—how will he not also, along with him, graciously give us all things?	
	Greed?	James 5:4	Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.	
		Ecc 5:10	Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.	
		Luke 12:15	Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."	
	Pride?	1 Cor 4:7	For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?	
		Galatians 1:10	Am I now trying to win the approval of men, or of God? Or am I trying to please men? If I were still trying to please men, I would not be a servant of Christ.	
		1 Peter 5:6	Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time.	
	Character Impact	Generosity	2 Cor 9:7	Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.
			Matthew 5:42	Give to the one who asks you, and do not turn away from the one who wants to borrow from you.
			Psalms 37:21	The wicked borrow and do not repay, but the righteous give generously;
Holiness		1 Peter 1:15	But just as he who called you is holy, so be holy in all you do;	
		2 Peter 3:18	And we, who with unveiled faces all reflect the Lord's glory, are being transformed into his likeness with ever-increasing glory, which comes from the Lord, who is the Spirit.	
		Hebrews 4:13	Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.	
Obedience		Luke 9:23	Then he said to them all: "If anyone would come after me, he must deny himself and take up his cross daily and follow me.	
		John 14:21	Whoever has my commands and obeys them, he is the one who loves me. He who loves me will be loved by my Father, and I too will love him and show myself to him."	
		Romans 12:1	Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship.	
Thankful		1 Thess 5:18	give thanks in all circumstances, for this is God's will for you in Christ Jesus.	
		Colossians 2:7	rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.	
		Psalms 100:4	Enter his gates with thanksgiving and his courts with praise; give thanks to him and praise his name.	

Topic		Sub	Questions	My Response
Relationship with God	Love God		Will the decision that I am about to make lead to a result that will honor and/or glorify God?	
	Prayer		Have I presented this decision to God and waited upon His leading in the matter?	
	Stewardship		Will I be able to say with confidence that I have faithfully stewarded the resources that God has entrusted to me for His purposes?	
Relationship with Others	Love Others		Will this decision serve or show my love for others?	
	Counsel		Have I sought wise counsel?	
	Witness		Will the result of this decision help to advance the gospel through my witness?	
Relationship With Christ	Contentment		Will this decision lead to more contentment for me in my relationship with the Lord?	
	Faith		In making this decision, will I be acting with faith or in a way that leads away from the need for faith?	
	Joy		Will I be joyful in the Lord as a result or in spite of this decision?	
	Peace		Will I have peace of mind with my decision?	
	Trust		Am I trusting God or my own understanding?	
Influence of the Enemy	Covet?		If I make this decision, will I be able to say that it was not influenced by covetousness?	
	Honest?		Will this decision result in any dishonesty on my part or injustice toward anyone else?	
	Fear?		Is the fear of a lack of God's provision influencing my decision-making process?	
	Greed?		Is greed clouding my judgement or motivating me to act in a way that will draw me away from full devotion to Christ?	
	Pride?		Is pride interfering with my decision?	
Character Impact	Generosity		Will this decision display generosity or impact my ability to be generous?	
	Holiness		Will this decision lead me into holiness and will I be able to give an account to God?	
	Obedience		Am I submitting to the Lordship of Christ in this decision?	
	Thankful		Will this decision lead me to be more thankful to God or less?	

SCENARIO 1

I'm 32, married, and have 2 small children, a 3-year-old son and a 5-year-old daughter. Number 3 is on the way. I live in a small two-bedroom, one-bath house. I have a secure job and we've been fiscally responsible. My wife stays home to take care of the children but she is willing to work and consider daycare. We give to the church when we can and we've saved a couple months worth of emergency funds.

My wife is dropping hints that she thinks its time for a larger house. I've done some research and talked to a mortgage banker and they say we could qualify for a larger home in a decent neighborhood. We'll net enough from the sale of our house to make the down payment on a new house.

What questions should I be asking myself?

If you were a trusted friend, what advice would you give me?

SCENARIO 2

I'm 60, married and all the kids have moved out. My wife and I are financially secure and our mortgage is paid off. We have always planned to work to 65, maximize our retirement savings, and then spend our remaining healthy years travelling. Lately though, I feel as though the Lord is calling me into more ministry and my church has a role for me. They will pay me but it is a fraction of what I am earning in my current position and I will need to leave my current career to take the position at the church. My wife is against the idea and my friends are mixed in their advice.

What questions should I be asking myself?

If you were a trusted friend, what advice would you give me?

PERSONAL FINANCE RESOURCES

BOOKS

God Owns My Business by Stanley Tam

God Owns My Business is more than a book about a successful businessman. It is the chronicle of how an average man can, with God's guidance and a willing heart, succeed in any endeavor.

Business By The Book by Larry Burkett

Business by the Book is a step-by-step presentation of how businesses should be run according to the Creator of all management rules: God.

A Life Well Spent by Russ Crosson

Attitudes about money have an eternal aspect—and author Russ Crosson, CEO of Ronald Blue & Co. and a highly respected investment advisor—offers readers a look how to manage money with eternity in view. They'll learn the difference between prosperity—the accumulation of goods on this earth, and posterity—the heritage left to the generations that follow.

Money, Possessions and Eternity by Randy Alcorn

What does the Bible really say about money? Randy Alcorn uses the Scriptures to approach this often touchy subject head-on.

The Treasure Principle by Randy Alcorn

In Randy Alcorn's *The Treasure Principle*, you'll unearth a radical teaching of Jesus—a secret wrapped up in giving. Once you discover this secret, life will never look the same. And you won't want it to!

The Total Money Make Over by Dave Ramsey

Instead of promising the normal dose of quick fixes, Ramsey offers a bold, no-nonsense approach to money matters, providing not only the how-to but also a grounded and uplifting hope for getting out of debt and achieving total financial health.

Your Money Counts by Howard Dayton

In *Your Money Counts*, trusted financial expert Howard Dayton shows you how to manage your personal finances in a highly practical, biblically-based way.

Blessed Life by Robert Morris

Our culture is saturated with false teaching on what it means to be blessed, but what does the Bible say about it? How can we truly live blessed lives?

WEBSITES



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MINISTRIES

<http://www.thestewardsway.org>



<http://www.kluth.org>



<http://www.daveramsey.com>



<https://compass1.org>