

GOD'S BLESSING OF LEARNING WHAT IT REALLY MEANS TO BE FINANCIALLY FREE

LESSON 1

NEBUCHADNEZZAR

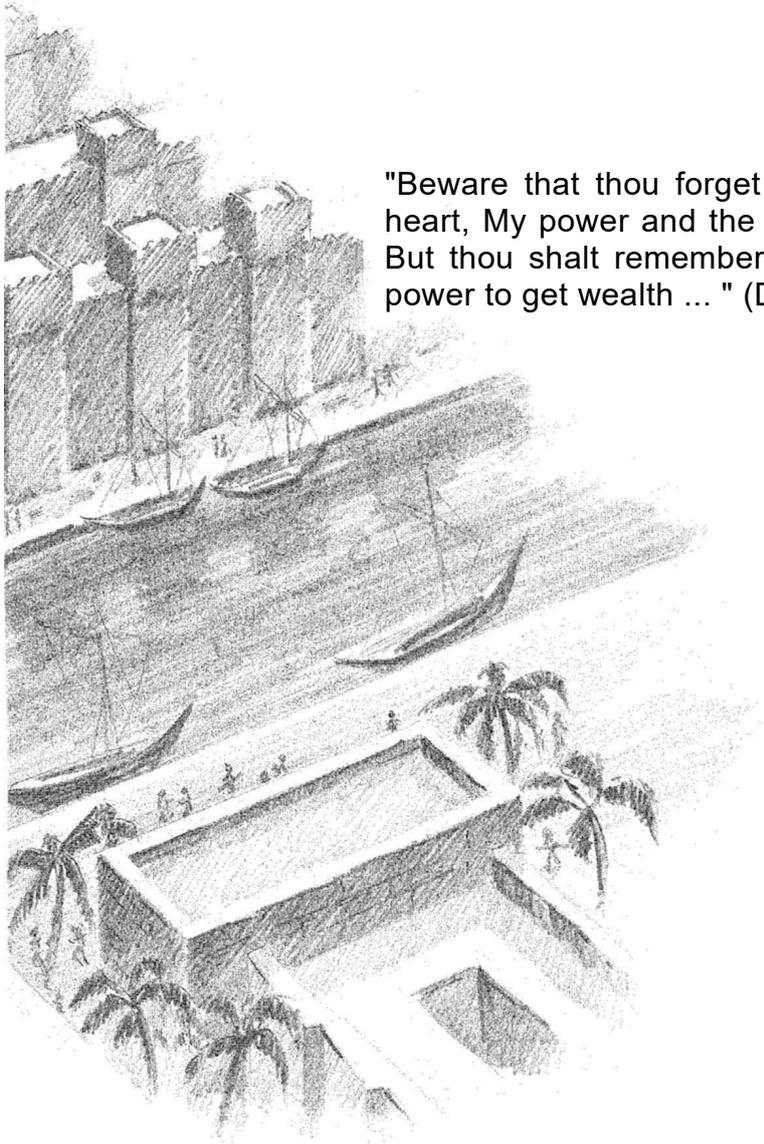
One of the greatest rulers of all time

PRIDE AND BONDAGE

"... Is not this great Babylon, which I have built for the house of the kingdom by the might of my power, and for the honour of my majesty? ... And he was driven from men, and did eat grass as oxen ..." (Daniel 4:30, 33).

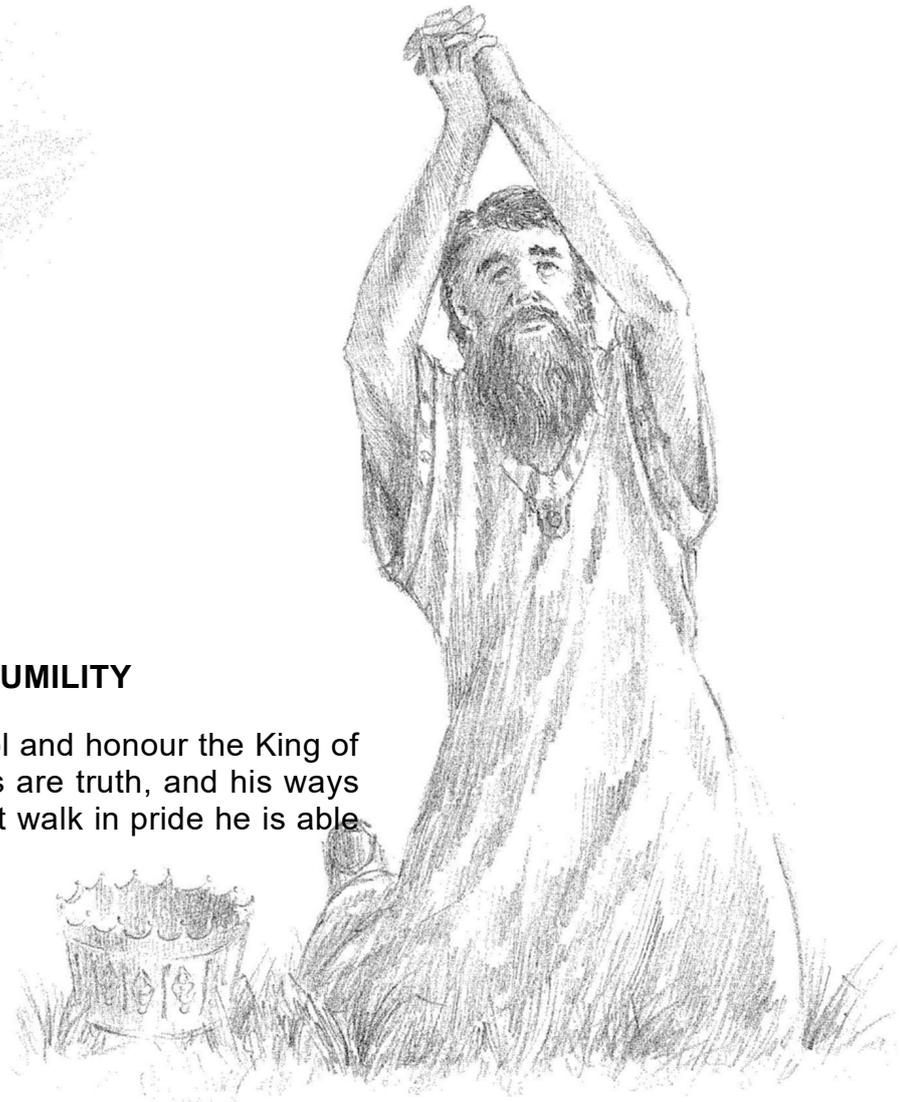
GOD'S BLESSING OF LEARNING WHAT IT REALLY MEANS TO BE FINANCIALLY FREE

"Beware that thou forget not the Lord thy God... And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth ... " (Deuteronomy 8:11, 17-18).



FREEDOM BY HUMILITY

"Now I... praise and extol and honour the King of heaven, all whose works are truth, and his ways judgment: and those that walk in pride he is able to abase" (Daniel 4:37).



FINANCIAL FREEDOM

"HOW LONG HALT YE BETWEEN TWO OPINIONS?"

The great prophet Elijah thundered this challenge to the wavering multitudes of his day: "... *If the Lord be God, follow him: but if Baal, then follow him. And the people answered him not a word*" (1 Kings 18:21).

Elijah proposed a test. Two altars would be built. The prophets of Baal would call on their god, and Elijah would call on his God. Whichever one answered by fire would be the one whom they would serve. (See 1 Kings 18:17-40.)

In every age God's supernatural power will be tested against man's ability to work out his own solutions. One of the most important tests will involve our finances. God's challenge to us is to "... *prove me now herewith [with tithes and offerings], saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it*" (Malachi 3:10).

God is looking for men who will obey His principles of finance and demonstrate to a skeptical, unbelieving world that He lives and that He is a rewarder of those who diligently seek Him. (See Hebrews 11:6.)

Men of such Scriptural convictions will not only influence the history of our own day, but will raise up the foundations of many Godly generations. (See Isaiah 58:12.)

LET'S ALLOW GOD TO SHOW HIMSELF STRONG!

TEN SCRIPTURAL CONVICTIONS

... which every man must teach his family in order to protect them from the destructive influences of wrong desires, false philosophies, and evil companions.

1. God alone is sovereign, and the Bible is His inspired Word and the final authority for my life.
2. My purpose in life is to seek God with my whole heart and to build my goals around His priorities.
3. My body is the living temple of God and must not be defiled by the lusts of the world.
4. My church must teach the foundational truths of the Bible and reinforce my basic convictions.
5. My children and grandchildren belong to God, and it is my responsibility to teach them Scriptural principles, Godly character, and basic convictions.
6. My activities must never weaken the Scriptural convictions of another Christian.
7. My marriage is a life-long commitment to God and to my marriage partner.
- 8. My money is a trust from God and must be earned and managed according to Scriptural principles.**
9. My words must be in harmony with God's Word, especially when reproofing and restoring a Christian brother.
10. My affections must be set on things above, not on things in the earth.

TWENTY ESSENTIAL GOALS TO GAIN FINANCIAL FREEDOM

- 1. GOD'S BLESSING OF LEARNING WHAT IT REALLY MEANS TO BE FINANCIALLY FREE**
- 2. GOD'S BLESSING OF KNOWING THE FOUR PURPOSES FOR MONEY**
- 3. GOD'S BLESSING OF IDENTIFYING AND REJECTING FALSE FINANCIAL CONCEPTS**
- 4. GOD'S BLESSING OF RECOGNIZING HIS REPROOFS FOR WRONG WAYS TO RICHES**
- 5. GOD'S BLESSING OF CHOOSING TO SERVE GOD RATHER THAN MONEY**
- 6. GOD'S BLESSING OF ESTABLISHING THE TITHE AS A "WEEKLY REMINDER"**
- 7. GOD'S BLESSING OF PURPOSING TO KEEP OUT OF DEBT**
- 8. GOD'S BLESSING OF LEARNING TO LIVE WITHIN YOUR INCOME**
- 9. GOD'S BLESSING OF DEVELOPING SALES RESISTANCE**
- 10. GOD'S BLESSING OF FLEEING FROM THE HIDDEN TRAPS OF SWINDLERS**
- 11. GOD'S BLESSING OF LEARNING HOW TO GET THE BEST BUY**
- 12. GOD'S BLESSING OF NEVER LENDING TO FRIENDS OR CO-SIGN FOR A LOAN**
- 13. GOD'S BLESSING OF AVOIDING BUSINESS PARTNERSHIPS**
- 14. GOD'S BLESSING OF IDENTIFYING AND CONQUERING SLOTHFULNESS**
- 15. GOD'S BLESSING OF BEING COMMITTED TO AN EFFECTIVE ACCOUNTING SYSTEM**
- 16. GOD'S BLESSING OF DEVELOPING THE FULL POTENTIAL OF YOUR HOME**
- 17. GOD'S BLESSING OF CHOOSING A GOOD NAME WHATEVER THE COST**
- 18. GOD'S BLESSING OF LEARNING THE PRINCIPLES OF PRAYING FOR MONEY**
- 19. GOD'S BLESSING OF LISTENING TO THE CAUTIONS OF YOUR WIFE**
- 20. GOD'S BLESSING OF PREPARING NOW FOR A LASTING HERITAGE**



TO WHAT DEGREE ARE YOU FINANCIALLY FREE?

PERSONAL EVALUATION :

YES/NO

- | | | | |
|-----|--|--------------------------|--------------------------|
| 1. | This morning, did you consciously ask God for the things you would need to get through this day? (See Matthew 6:9-15.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. | Can you list three of God's basic purposes for money? (See I Timothy 6:8; Malachi 3:10; II Corinthians 8:14-15.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. | Does a man need more than careful planning and hard work to be wealthy? (See Deuteronomy 8:18.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. | Has your study of God's Word increased since your last financial difficulty? (See Haggai 1:9.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. | Have you ever lost money, a promotion, a job, or a friend because you refused to compromise your convictions? (See Proverbs 29:25.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. | Are you consistently giving at least ten percent of your income to your church? (See Malachi 3:10.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. | Have you paid all of your debts? (See Romans 13:8.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. | Does God intend for victorious Christians to suffer financial need? (See Philippi-ans 4:12.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. | When you read a sales catalog, do you always check the price before studying the product? (See Luke 14:28.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. | If someone were to offer you a quick way to legally make a large amount of money, would you tend to turn it down? (See Proverbs 28:22.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. | Have you ever researched items using professional or customer reviews? (See Proverbs 14:15.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. | Do you have accurate records for all of your expenditures? (See I Corinthians 4:2.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. | Is it your policy to refuse to co-sign for anyone? (See Proverbs 6:1-2.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. | Do you believe that mothers are able to accomplish more for the family's financ-es from within the home than outside of the home? (See Proverbs 31:10-31.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. | Have you ever kept a verbal promise even though it was costly to do so? (See Psalm 15:4.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. | Can you recall three instances in which you received money, goods, or services in answer to specific prayer? (See John 16:24.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 17. | Have you avoided business partnerships, especially equal partnerships? (See Matthew 6:24.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. | Is it wise for a man to work beyond retirement age as long as he is physically able? (See Luke 12:19-20.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. | Have you ever avoided an unwise business decision because you listened to the cautions of your wife? (See Proverbs 31:11, 26.) | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. | Have you ever sacrificially given a large sum of money to God? (See Matthew 6:19-20.) | <input type="checkbox"/> | <input type="checkbox"/> |

TOTAL "Yes" _____ **TOTAL "No"** _____

EVALUATION SCORE:

20 correct =
14-10 correct =

19-15 correct =
9-0 correct =

BASIC FACTORS OF FINANCIAL FREEDOM



1. GIVING

- Financial Freedom- it begins with giving. First give by faith, then receive from the Holy Spirit (Luke 6:38)
- Giving to God (tithes and offerings - Malachi 3:10)
- Giving to the poor (the necessities of life - Proverbs 19:17)
- Giving to Christians (Romans 12:13)

2. RECEIVING

- Receiving through diligent labor (II Thessalonians 3:12; Rom 12:11)
- Receiving through creative resourcefulness (Proverbs 31:13)
- Receiving through answers to prayer (Philippians 4:6)

3. MANAGING

- Building sales resistance. You need to learn to think, "What do I need? What does my family need? Can we live without this?" (Proverbs 20:14)
- Looking for the best buys (Proverbs 31:16)
- Being prompt in paying bills (Proverbs 3:28)

1. GIVING

Financial freedom begins with Scriptural giving.

a) Giving activates the work of God in our financial affairs. When you start giving and blessing other people, God delights in you and wants to make you a bigger blessing. *"Give, and it shall be given unto you ..."* (Luke 6:38).

b) Giving must begin with tithes and offerings to God. No Christian can afford to neglect tithing or giving *"...as God hath prospered him ..."* (I Corinthians 16:2). If we give to God and His work, He will *"... open you the windows of heaven ..."* (Malachi 3:10).

c) By giving we invest treasures in heaven *"... where thieves do not break through nor steal"* (Matthew 6:20).

d) Giving increases our love for God, because *"... where your treasure is, there will your heart be also"* (Matthew 6:21).

2. RECEIVING

a) In response to our giving, God opens up opportunities to receive provisions directly or indirectly from His hand. He gives the ability to create employment or to secure and hold an existing job.

b) Receiving through creative resourcefulness. He provides motivation to be resourceful and to conserve what He has already given.

c) Receiving through answers to prayer. He gives specific promptings to pray for food, clothing, or other items of need; and He answers that prayer in precise ways and with supernatural timing.

d) To the degree that we give we receive. "... He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Corinthians 9:6).

3. MANAGING

a) We are stewards of what God has entrusted to us. Our once-a-week worship experience of giving to God is a powerful reminder of the fact that we are stewards and not owners of what God has entrusted to us.

b) We are accountable to God for how we use each hour of our day and each dollar that we have. Accordingly, we cannot make final decisions without checking with God's Word. Every financial decision must be in harmony with the principles of Scripture.

c) We must carefully guard our time and money. God's Word warns us to flee from those who would waste our time and take our money. He instructs us to use great care in purchasing and to pay our bills promptly. As we wisely manage small amounts, God will entrust us with greater amounts. (See Luke 16:10.)



WHAT IT REALLY MEANS TO BE FINANCIALLY FREE

Here are 20 points of what financial freedom really means.

1. Financial freedom is realizing that true prosperity comes only from God.

If we think that we can get rich by our own efforts, we will become the victims of our own schemes. Deuteronomy 8:18 tells us it is God "...who gives you the ability to produce wealth".

2. Financial freedom is committing ourselves to God's purposes for money.

God has a special purpose for money in our lives. The purpose of money is not to free us from daily dependence on God, but to demonstrate God's love and power in our lives.

"If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?" (Matthew 6:30).

3. Financial freedom is recognizing and rejecting false financial concepts.

An ad that reads "Be Your Own Boss" implies that financial freedom comes by working for ourselves. True freedom begins by accepting Scriptural restraints, whether we work for someone else or for ourselves. "

"For he who was a servant when he was called by the Lord is the Lord's freedman; similarly, he who was a free man when he was called is Christ's servant." (1 Corinthians 7:22).

4. Financial freedom is responding to God's reproofs for wrong financial decisions.

If we fail to fully apply God's principles of finances, God allows riches with sorrow or the devouring of our assets. "

'You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?' declares the Lord Almighty. 'Because of my house, which remains a ruin, while each of you is busy with his own house.'" (Haggai 1:9).

5. Financial freedom is choosing to serve God rather than money.

The needs of daily provision cause most men to build their lives and affections on temporal things rather than on eternal riches. The only escape from slavery to money is to decide to serve God, for "

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

6. Financial freedom is giving God tithes and offerings.

Poverty is the result of following our natural inclinations. On the other hand, God's increase comes by developing a spirit of generosity according to God's direction.

"Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine (Proverbs 3:9-10).

7. Financial freedom is keeping out of debt.

Most debt is the result of disregarding God's limitations or rejecting God's opportunities to show Himself strong on our behalf. The basis of debt is presumption: assuming that we can pay back tomorrow what we borrow today. But God warns that all such presumption is evil. Borrowing money is saying to God, "I know you did not give it to me today, so I need to do this myself. I need it now, and I will find a way to pay it back tomorrow." If you need it today, why did God not give it to you? Does God not know your need today? Borrowing is saying that God does not know how to take care of you.

We are instructed, *Look at Proverbs 27:1, "Do not boast about tomorrow, for you do not know what a day may bring forth." (see 2Kings 4:1)*

8. Financial freedom is learning how to abound and how to suffer need.

God did not intend that wealth or poverty should be permanent positions in life, but rather stages in the development of the true riches of inward character. God says, "I want you to learn to depend on me." To rest upon Jesus. The apostle Paul had learned both of those things. Toward this end Paul said, *"I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." (Philippians 4:12)*

9. Financial freedom is having sales resistance.

Impulse buying is the sure way to financial bondage. The marketplace and the road to it are carefully designed to trap the undisciplined shopper everybody is trying to sell you something and trying to tell you, "You need this." but God wants us to have the discernment

which Eve failed to have in the Garden of Eden. We must reject that which appeals to the lust of the flesh, the lust of the eyes, and the pride of life. (See 1 John 2:16.) *"For everything in the world -- the cravings of sinful man, the lusts of his eyes and the boasting of what he has and does -- comes not from the Father but from the world." (1 John 2:16).*

10. Financial freedom is recognizing and rejecting swindlers.

The shrewdest businessmen in history have fallen prey to swindlers. The swindler gives very few evidences of his deception. He is usually very personable and enthusiastic about how we can make a large amount of money. He keeps our focus on the business deal, but God wants to teach us to focus on warning signals. Only then will He be able *"to deliver thee from the way of the evil man ..."* and *"... from the strange woman ..."* (Proverbs 2:12, 16). *"Wisdom will save you from the ways of wicked men, from men whose words are perverse... It will save you also from the adulteress, from the wayward wife with her seductive words" (Proverbs 2:12,16).*

11. Financial freedom is getting the best buy.

Getting a good buy requires taking the time and effort to do research; and it means walking away from purchases which do not measure up to predetermined standards. It means knowing exactly what we want and what questions to ask in order to get it. Developing a good relationship with the seller helps to secure the best in quality and service. Good buys are the result of disciplined living and inner contentment. *1 Timothy 6:6 says, "But godliness with contentment is great gain."*

12. Financial freedom is keeping accurate and useful records.

If a venture is to prosper, it must be preceded by wise planning diligent working and accurate record keeping. One's recordkeeping system, however, must be functional in form and clear in reinforcing God's purposes for funds. You must develop a system, so you know precisely where your money is going. Many places in both the O.T. and N.T. show spiritual workers keeping very accurate financial records."...

"Now it is required that those who have been given a trust must prove faithful." 1 Corinthians 4:2) (1Tim 5:2-16)

13. Financial freedom is refusing to lend or co-sign.

If borrowing money makes us a servant to the lender, then lending money to a friend forces that person to become our servant. If a person is truly needy, God expects us to give to that one's needs. Co-signing means bondage to the one for whom we signed and also potential bondage for us when circumstances do not turn out the way we had planned

Proverbs 6:1-3 is very interesting; "If you have put up security for your friend, if you have stuck hands in pledge for another... then do this, my son, to free yourself, since you have fallen into your friend's hands..."...."deliver yourself..." also see 4-5.

14. Financial freedom is developing the full potential of the home.

Many costly services, which are performed by others, were designed by God to be done by the family in the home. These include early education, medical recovery, care of elderly family members, and partial production of food and clothing. The key to such a home program is a wise, Godly, and

virtuous woman. *"...She is worth far more than rubies" (Proverbs 31:10).*

15. Financial freedom is choosing a good name rather than great riches.

Broken vows, secret sin, cheating of widows, dishonoring parents, and returning evil for good are a few of the violations which cause God to withhold funds. When Israel experienced famine, King David discovered and removed the cause. (See II Samuel 21.) In the same way, God wants us to search our ways so that He is free to *will not throw open the windows of heaven and pour out so much blessing that you will not have room enough for (Malachi 3:10).*

16. Financial freedom is knowing how to receive funds through prayer.

God delights in having His children trust Him for their daily needs. When riches increase, however, it is easy to cease depending upon the Lord; and when we feel that we do not need the Lord, we lose our love for Him. To remedy the situation, God brings unexpected needs which force to focus on Him, His Word and prayer. (See II Chronicles 7:13-14.) He then delights in giving us our daily bread and also doing *"... is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us". (Ephesians 3:20).*

17. Financial freedom is having the courage to avoid partnerships.

A man must purpose ahead of time to reject any financial gain which comes as a result of violating Scriptural principles. Once he makes this decision, he must reject pressures which would cause him to do wrong. The Bible does not encourage partnerships. A partnership is based on a relationship that says, "That man has something from which I can gain extra benefits." Many

friendships have been destroyed because of business partnerships. Circumstances change, opportunities change, gifts that people exhibit change, there is sin in the world. Partnerships mean we put our trust in other human beings and become dependent upon their performance. God's intent is for us to be dependent upon Him, not upon other human beings. The basis of secular humanism is the thinking that the end justifies the means. In contrast to this, Daniel purposed in his heart that he would do what was right, regardless of the cost. *"Daniel resolved not to defile himself with the royal food and wine, and he asked the chief official for permission not to defile himself this way."* (Daniel 1:8)

18. Financial freedom is detecting and conquering slothfulness.

Trying to live without working is rebellion against God's order. He has determined that provision must come by the sweat of the brow. (See Genesis 3:17-19.) His one remedy for laziness is hunger. *"... If any would not work, neither should he eat"* (II Thessalonians 3:10). Any financial concept that appeals to slothfulness must be identified as not being from God and then must be rejected. One example is the false notion that we should work for a life of ease. Those who do this are usually met with unexpected pressures or disillusionments, such as the rich man who said to his soul, *"... Thou hast much goods laid up for many years; take thine ease. .."* (Luke 12:19). *Begin by faithfully applying these lessons!* God blesses the industrious person.

19. Financial freedom is listening to the cautions of your wife.

Many financial disasters can be avoided by husbands listening to their wife's cautions about a financial decision before it is made. God designed the wife to be a helper to her husband. As such,

she has special abilities to sense dangers which are often overlooked by her husband. *"A wise man will hear, and will increase learning..."* (Proverbs 1:5).

20. Financial freedom is knowing how to pass on an inheritance which insures a Godly and responsible heritage.

An inheritance is God's way of passing on a heritage to children and grandchildren. God's primary purpose through the inheritance is to strengthen the larger family unit. Vital functions, such as the education of the children, health care, home provision, care of the elderly, and resources for business are some of the responsibilities which God intended for the family to meet. There are also dangers in an inheritance; thus God gives both a challenge and a warning.

"A good man leaves an inheritance for his children's children" (Proverbs 13:22).

"An inheritance quickly gained at the beginning will not be blessed at the end" (Proverbs 20:21).

HOW SCRIPTURAL PRINCIPLES AFFECT FINANCIAL FREEDOM



God has established certain universal, non- optional principles of life. Failure to live by these principles will directly affect our attitude toward money.

SELF-ACCEPTANCE

A man who rejects the way that God made him will experience strong feelings of inferiority. To compensate for these feelings, he will often buy expensive items which he does not need and cannot afford. (See Isaiah 45:9-10; Matthew 6:27.)

RESPONSE TO AUTHORITY

It is natural to want to be independent. However, God emphasizes the importance of being under the protection and direction of proper authority.

God promises a blessing to those who honor their father and mother, but He warns that those who reject the Scriptural counsel of their parents will be cursed. If a man does not learn to be under authority at home, he will have conflicts in his employment. He may then be drawn into the false conclusion that he should be his own boss, but this will only produce new pressures from God to teach him to properly respond to authority. (See Ephesians 6:1-3; Proverbs 3:33.)

CLEAR CONSCIENCE

Lack of clear conscience in one area will give the incentive to lower God's standards in other areas. Once this happens, compromise will cause that man to make shipwreck of his faith, and he will begin to trust his own judgment in financial decisions. He may also try to compensate for guilt by the inappropriate use of funds. (See I Timothy 1:19.)

A FORGIVING SPIRIT

A man who has a forgiving spirit is conscious of the great debt that he owes to God. He is willing to release others from the debts which they owe him. (See Luke 16:1-12.) However, a man who has a bitter, unforgiving spirit will find that it will adversely affect his business relationships and his personal health. (See Hebrews 12:15-17.)

YIELDING RIGHTS

One who yields his rights to God is a meek person. God promises that the meek will inherit the earth. (See Matthew 5:5.) A meek person works to earn a hearing rather than demanding one. Such a person is assured of good judgment in financial matters. "The meek will he guide in judgment: and the meek will he teach his way" (Psalm 25:9).

MORAL FREEDOM

A man who violates God's moral laws will become prey to immoral women. These women will bring him to poverty, and others will exploit the labors of his hands. "Remove thy way far from her, and come not nigh the door of her house: Lest thou give thine honour unto others, and thy years unto the cruel: Lest strangers be filled with thy wealth; and thy labours be in the house *of a stranger" (Proverbs 5:8-10).

LIFE PURPOSE

When a man commits himself to God's purposes for his life, he has the clearest basis for making wise financial decisions. He knows which purchases will assist him in reaching his goal and which ones will hinder God's purpose for his life. (See Matthew 6:33.)

KNOW THE EVIDENCES OF FINANCIAL BONDAGE

We have given you some ideas about scriptural principles and factors that effect financial freedom. Now we want to give you nine points, for identifying financial bondage. Are you in financial bondage? Do you have financial freedom? How do you know?

- **INSECURITY**

Insecurity is the by-product of building our lives around persons, positions, or possessions which we know can be taken from us.

- **FEAR**

Fear occurs as we become aware of all the possible ways in which we could lose our most cherished possessions.

- **ANXIETY**

Anxiety is the physical and emotional tension which results when we think about financial problems.

- **LOSS OF SLEEP**

Worry and pressure from financial cares become greater at night and remove the possibility of peaceful sleep.

- **UNGRATEFULNESS**

Financial cares and concerns decrease our ability to appreciate and enjoy the many benefits that God and other people provide for us.

- **ENSLAVEMENT**

Money and possessions have built-in demands for protection and maintenance. Thus, the things we own soon own us.

- **ENVY**

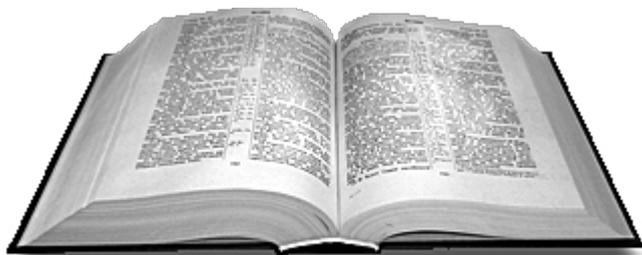
Envy is desiring to have what someone else has. It is the by-product of comparison. It robs us of our ability to enjoy what God has given to us.

- **BITTERNESS**

Bitterness is evidence that we love money and possessions more than we love God, because it is God Who allows our possessions to be taken or destroyed so He can rebuild our love for him and build the character of Christ in our lives.

- **DISILLUSIONMENT**

When we attempt to use money to fulfill all our dreams, we discover that what we thought would make us happy and fulfilled brings only temporary pleasure and unseen disappointment.



Signature: _____

Projected date to achieve financial freedom: _____

Personal Commitment to Pursue Financial Freedom

Based on the Scriptural command to owe no man anything but love, I purpose to work toward gaining and maintaining a Lifestyle of Financial Freedom.

Present date: _____

CAN YOU DEFINE BASIC FINANCIAL TERMS?

Choose the best definition for each term.

1. FINANCIAL FREEDOM

- A. Having the ability to buy whatever you want
- B. Not having financial needs
- C. Being content with food and clothing

2. FINANCIAL BONDAGE

- A. Having many expenses
- B. Working hard for money
- C. Owing money to other people

3. A RICH MAN

- A. One who has a large amount of money
- B. One who is in the process of collecting wealth
- C. One who gets a large salary

4. A POOR MAN

- A. One who has little money
- B. One who cannot pay his bills
- C. One who cannot buy food and clothing

5. A WEALTHY MAN

- A. One that has more money than he needs
- B. One who looks for good investments
- C. One who lends money to others

6. INDEBTEDNESS

- A. Not being able to pay bills
- B. Borrowing money with interest
- C. Borrowing money without interest

7. CO-SIGNING

- A. Going into a business partnership
- B. Guaranteeing that a check is good
- C. Guaranteeing that another's loan will be repaid

8. FINANCIAL SUCCESS

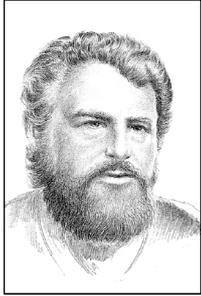
- A. Earning a large amount of money
- B. Achieving the financial goals that I have set
- C. Fulfilling the right purposes for funds

HOW DOES GOD ILLUSTRATE FINANCIAL FREEDOM?

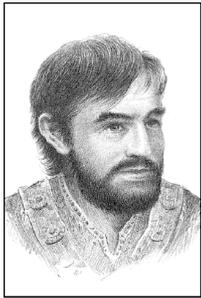
COMPREHENSIVE QUIZ NUMBER 1 (PART 1)



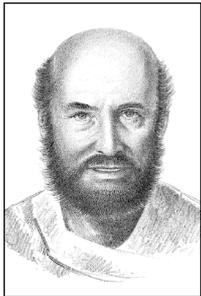
A. Nebuchadnezzar



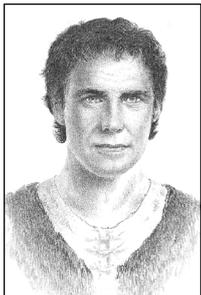
B. Elijah



C. Abraham



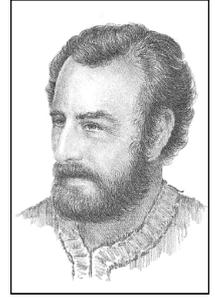
D. Elisha



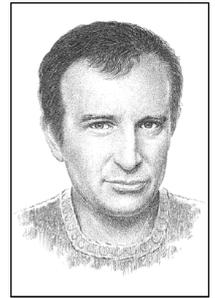
E. Paul

Match the following clues with the person that they best describe.

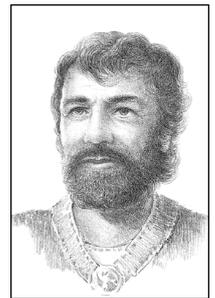
- 1. He served a man who taught many to trust the Lord for daily provision. When he became the leader, he led those same people into great prosperity. With prosperity came new dangers, so he warned them to serve only the Lord and not money.
- 2. He was such an upright and generous man that he was highly respected by everyone. His worshipful giving to God's work and to God's people was so sincere that God personally rewarded him with a special messenger of spiritual truth.
- 3. He was offered a valuable reward, but he knew that it was not appropriate to receive it. His servant despised the wisdom of his decision, claimed the reward for himself, and experienced God's severe reproof.
- 4. He pronounced judgment on leaders who violated God's principles to gain wealth. They sought to kill him, but God protected him and demonstrated how He could provide daily needs in supernatural ways.
- 5. He was exposed to a life of wealth and luxury as a boy; however, he also saw the traps and disillusionment that come with such a life. As a result, he chose a life of discipline and hardship, but through it he led many others out of bondage.
- 6. He left a prosperous area to follow the Lord. God made him a wealthy man. He gave generously to God and to others and wisely rejected gain from evil men so they could not claim that they made him wealthy.
- 7. He had something money could not buy. He met a man who wanted to buy what he had. He recognized the wrong character in this man and sternly rebuked him for evil motives.
- 8. He worshiped gold and he forced others to worship gold. He achieved man's greatest dream, that of ruling the world. God broke his pride, took all that he had, and then returned it when he proclaimed to the world that God alone gives power to get wealth.
- 9. He wanted to do something extra special for God, but it required more money than he had. Instead of borrowing the money or forcing people to give, he spent the rest of his life in gathering the funds and training his son to achieve his goal.
- 10. He had the best education money could buy. He had great influence with people and collected large sums of money for others, but he refused to take any of it for himself. He understood that security and freedom come by contentment in God, regardless of how much or how little he had.



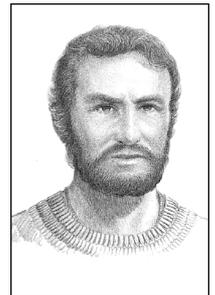
F. Joshua



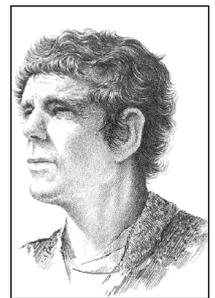
G. Cornelius



H. David



I. Moses



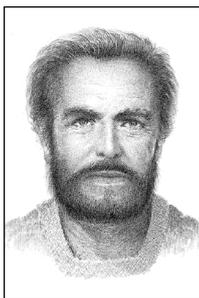
J. Peter

HOW DOES GOD ILLUSTRATE FINANCIAL FREEDOM?

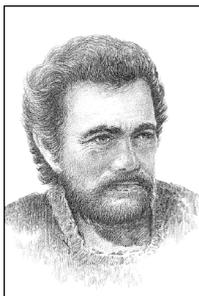
COMPREHENSIVE QUIZ NUMBER 1 (PART 2)



K. Solomon



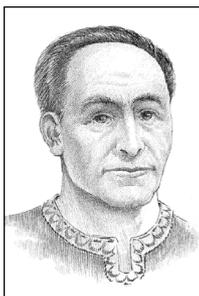
L. Ezra



M. Nehemiah



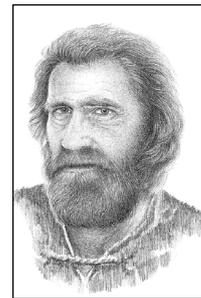
N. The Ideal Wife



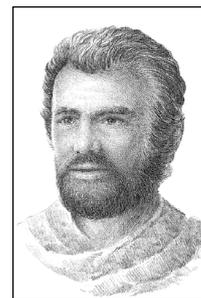
O. Zacchaeus

Match the following clues with the person that they best describe.

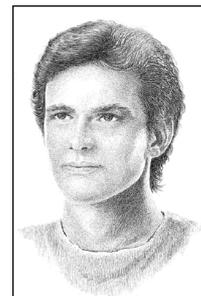
- 11. This person lost all material possessions, but he developed a servant's heart. He gained favor with God and man. This resulted in increased responsibility, even to the point of governing an entire nation.
- 12. He knew that many people disliked him because of his past business dealings. One day he decided to earn a good name even if it would cost him a great deal of money to do so.
- 13. This person is admired by God and man as an example of diligence, frugality, generosity, resourcefulness, and careful money management. The wise planning and self-discipline demonstrated in this person's life brought prosperity to others and won public praise and acclaim.
- 14. He was trained by slothful men, but he never lost sight of the Godly heritage of his parents. As a result, he was used of the Lord to bring about proper discipline and turn a nation back to God's ways.
- 15. He had great riches because he did not seek them. They were the by-product of what he did seek. His responsibilities involved international buying and selling, and his astonishing success brought prosperity to everyone around him.
- 16. He did not always do things right. In fact, he made some very serious mistakes. He knew what it was to live in wealth and to lose wealth, but throughout his life he developed a valuable heritage of experience, understanding, and power with God.
- 17. He was entrusted with a great treasure. He realized that it belonged to the Lord. He set up a very precise accounting system, and with it he was able to bring the Lord's treasure to its proper destination.
- 18. He lost everything he had except food and clothing. However, this prompted him to give complete trust and commitment to God. The peer pressure to compromise was very strong, yet he was willing even to reduce his food to stay true to God.
- 19. He lived with wealth, but he was concerned for the welfare of God's people. While he was busy working for them, unscrupulous associates put them in bondage with loans and mortgages.
- 20. He saw beautiful property and asked God to give it to him and his descendants. God answered his prayer, but it required patience to wait forty-five years and courage to conquer the giants who possessed it.



P. Caleb



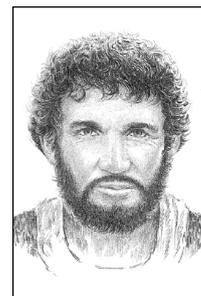
Q. Daniel



R Samuel



S. Joseph



T. Jacob