

Lord, You establish peace for us

Isaiah 26:12

**Our Divine task: chosen people,
a royal priesthood, a holy nation,
God's special possession. 1 Peter 2:9**

WHY?

**So that we may proclaim the excellencies
of Him who has called us out
of darkness into His marvelous light.**



LET'S CELEBRATE

Receiving God's Approval – Acting out Deut. 28:1–14

Reminisce – share stories/testimonies – discuss how to help others
(If you missed this blessing – sign NOW!)

FINANCIALLY FREE

HALLELUJAH

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Dear Financial Freedom Participant,

God has enabled many to discover Financial Freedom and --- yes --- many are discovering “**A Whole New Lifestyle**”.

We trust that these 20 lessons have been a spiritual encouragement to both you and your group. Spiritual anointing and ongoing freedom are closely linked to reviewing, repetition, establishing new habits and new traditions. As a family of God these things need to be experienced and practiced individually, as families, as groups of prayer and Bible study, and also as whole congregations.

Financial Freedom was *launched* through 20 lessons covering a wide variety of our physical lives in depth.

Financial Freedom can only come to fullness if it is practiced by a large segment of local church attenders. Financial Freedom can only remain and grow to become more beautiful if individuals and groups will publically delight and articulate on a regular basis the extra blessings God bestows upon them as individuals and then as a church, taking time to praise God on behalf of HIS special care. We already practice this in cases of special healing etc. But financially it will be necessary to develop monthly church worship traditions.

Counting your Blessings, preaching a message on one of the twenty themes, sharing testimonies of mini-financial miracles, and distributing paper notes regarding prayer needs for financial peace with hymns like “Count your Blessings” and others – should become a hallmark celebration style of worship you and your local church would look forward to – monthly, or at least quarterly.

Should Financial Freedom be properly CELEBRATED church leaders will not need to request donations as part of their sermons! In case of occasional additional financial needs the *Financial Freedom mantra* is “**Pray – Listen – Obey**” (Individuals pray, listen to God, then give as HE instructed.)

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FINANCIALLY PEACE

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FINANCIALLY PEACE

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HALLELUJAH

This “**FINANCIAL PEACE**” booklet is your guide to an annual “Family Review Celebration”. Such Celebration might be appropriately conducted as part of your “Harvest Celebration” or on “January 1, to initiate your New Financial Freedom Year”. A Celebration requires a Festive Meal. Family members should be asked ahead of time to share their personal financial highlights. Blessings should be counted. The Hymn ‘Count your Blessings’ sung. (God resents our forgetfulness – so let us start a new tradition)

This “**FINANCIAL PEACE**” booklet is to serve as your monthly family praise & prayer guide. Through Financial Freedom family prayers should include joyful monthly events focusing on praise – maximizing praise - minimizing prayer requests– Celebrating Financial Peace.

This “**FINANCIAL PEACE**” booklet should be placed in a display cabinet as a regular reminder to the household and a testimony to visitors. The Bible strongly encourages us to display spiritual signs in our homes.

This “**FINANCIAL PEACE**” booklet should contain your signature (or yours & your spouse’s) on every page. This serves as a personal sign of your commitment. In Holy Scripture our Heavenly Father constantly requests us to renew our commitments and vows. Our personal Born-Again vows should be annually renewed on Easter Sunday. Our Church membership vows should be annually renewed on New Year’s Day. Our Baptism vows should be renewed at the annual date of our baptism. Review and Celebrate your commitment to Financial Peace at your family Harvest Day.

LET US CELEBRATE by signing again each of your decisions to obtain and maintain Financial Peace.

FINANCIALLY PEACE

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FINANCIALLY PEACE

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FINANCIALLY PEACE



OUR PERSONAL COMMITMENT TO FINANCIAL PEACE

Date _____

My Signature _____

Spouse signature _____

1 – GOD’S BLESSING OF LEARNING WHAT IT REALLY MEANS TO BE FINANCIALLY FREE

KNOW THE EVIDENCES OF FINANCIAL BONDAGE

We have given you some ideas about scriptural principles and factors that affect 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**

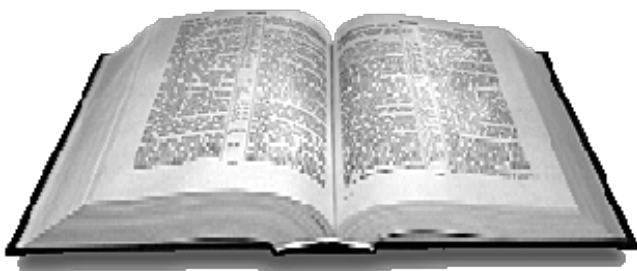
Envy is desiring to have what someone else has. It is the by-product of comparison. It robs us of our ability to enjoy what God has given to us.

- **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.



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: _____

Signature: _____

Projected date to achieve financial freedom: _____

2 – GOD’S BLESSING OF KNOWING THE FOUR PURPOSES FOR MONEY

1. If we need money for time payments on a car, can we expect God to provide them?

Answer: No.

A car is not a basic need, nor is it Scriptural to buy one on time payments. (See James 4:13-17.)

2. If we are rich, will we have greater difficulty in loving God than if we are poor?

Answer: No.

A rich man is tempted to deny God, but a poor man is tempted to curse Him. (See Proverbs 30:8-9.)

3. If the tuition for one school is \$1000 more than a comparable school, should we choose the less expensive school unless God provides an unexpected \$1000?

Answer: Yes.

When either choice is right, it is proper to ask God to confirm the more expensive one. (See Judges 6:36-40.)

4. Should we buy an exceptional bargain if it would require a second job to pay for it?

Answer: No.

God's instruction is to use only what we have to buy bargains. (See Matthew 13:44-46.)

5. If, after working hard and being successful, our boss refuses to pay us enough to meet our obligations, should we look for a new job?

Answer: Yes.

"...The laborer is worthy of his hire..." (Luke 10:7.)

6. If a poor Christian needs money for food and clothing, should we lend it to him?

Answer: No.

God wants us to give to the poor. (See Proverbs 19:17.)

7. If we ask God to provide \$500 by a certain date and it arrives three days after the deadline, should we reconsider our decision?

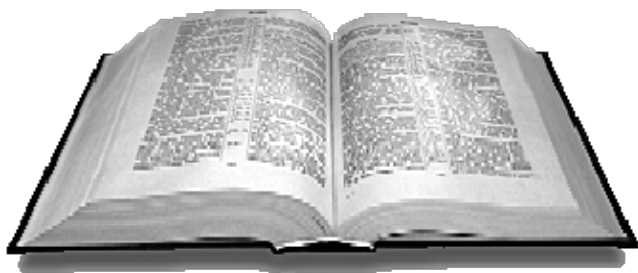
Answer: No.

Unless God gives additional confirmation, we can trust Him to provide money the day it is needed. (See Jeremiah 32:27.)

8. If our taxes are used for immoral purposes, should we refuse to pay them?

Answer: No.

God commands us to pay all taxes. Even Christ paid taxes to the government that eventually had Him put to death. (See Romans 13:7.)



Personal Commitment to God's Purposes for Money

My desire is to base all my financial decisions on being content with food and clothing, waiting patiently for God to provide, distributing to the necessities of the saints, and proving God with tithes and offerings.

I will discuss and pray about this with my spouse, or parents, or friend.

Date: _____

Signature: _____



3 – GOD'S BLESSING OF IDENTIFYING AND REJECTING FALSE FINANCIAL CONCEPTS

***"...He that is greatest among you shall be your servant.
And whosoever shall exalt himself shall be abased; and
he that shall humble himself shall be exalted."***

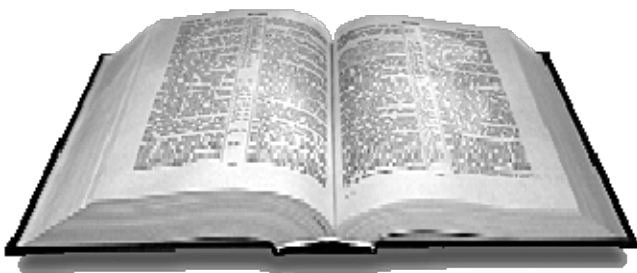
Matthew 23:11-12

God's Way to Financial Success

1. Focus on submission
2. Emphasis on personal responsibility
3. Desire to meet the needs of others
4. Concern for lasting achievement
5. Yearning for the approval of God
6. Aspiration to serve others
7. Need for patience
8. Striving to follow God
9. Interest in cooperation
10. Motivation for God's glory

Man's Way to Financial Success

1. Focus on power and position
2. Emphasis on rights and freedom
3. Desire to gain for self
4. Concern for immediate fulfillment
5. Yearning for the praise of men
6. Aspiration to be served
7. Need for pushing ahead
8. Striving to lead men
9. Interest in competition
10. Motivation for self-glorification



Personal Commitment to God's Financial Concepts

For me, success in finances means learning how to be successful in God's character, faith, wisdom, self-control, gentleness, and love.

I hereby acknowledge that any funds that I have or will receive are from God's hand and must be earned and managed according to the principles of His Word.

Date _____

Signature _____

4 – GOD’S BLESSING OF RECOGNIZING HIS REPROOFS FOR WRONG WAYS TO RICHES

☐ **1. The need to borrow money**

"Only if thou carefully hearken unto the voice of the Lord thy God, to observe to do all these commandments... thou shalt lend unto many nations, but thou shalt not borrow..." (Deuteronomy 15:5-6).

☐ **2. Overdue bills**

"Say not unto thy neighbour, Go, and come again, and tomorrow I will give; when thou hast it by thee" (Proverbs 3:28).

☐ **3. Speculative losses**

"He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him" (Proverbs 28:22).

☐ **4. Sleepless nights**

"The sleep of a labouring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep" (Ecclesiastes 5:12).

☐ **5. Unexpected losses**

"Ye looked for much, and, lo, it came to little; and when ye brought it home, I did blow upon it..." (Haggai 1:9).

☐ **6. Inability to enjoy what you have**

"There is an evil which I have seen under the sun, and it is common among men: A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease" (Ecclesiastes 6:1-2).

☐ **7. Spiritual barrenness**

"...The care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful" (Matthew 13:22).

☐ **8. Family pressures**

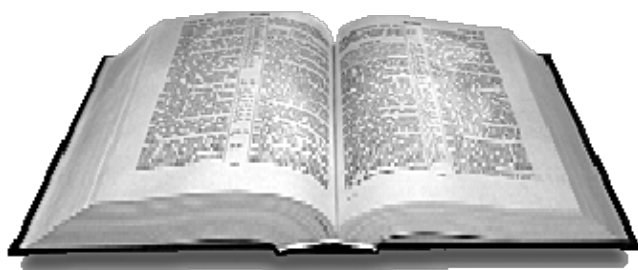
"He that is greedy of gain troubleth his own house..." (Proverbs 15:27).

☐ **9. Health problems**

"There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt" (Ecclesiastes 5:13).

☐ **10. Lawsuits**

"Now therefore there is utterly a fault among you, because ye go to law one with another. Why do ye not rather take wrong? why do ye not rather suffer yourselves to be defrauded" (1 Corinthians 6:7).



Personal Commitment to Turn at God's Reproofs

I do accept my financial pressures and problems as God's reproofs for violating His financial principles. I will learn the reasons for these reproofs and take the proper Scriptural steps to resolve them.

I will begin by reading the chapter of Proverbs each day that corresponds to the day of the month.

My present reproofs are:

Date: _____

Signature: _____

5 – GOD’S BLESSING OF CHOOSING TO SERVE GOD RATHER THAN MONEY



NICODEMUS

"YE MUST BE BORN AGAIN"

Nicodemus was a religious ruler. He came to Jesus one night and listened as Jesus said to him, "... Verily, verily, I say unto thee, Except a man be born again, he cannot see the kingdom of God" (John 3:3).

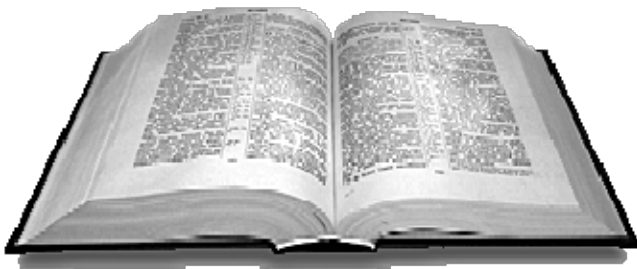
THE FIRST STEP IS TO RECEIVE JESUS CHRIST AS SAVIOR

1. *"As it is written, There is none righteous, no, not one..... For all have sinned, and come short of the glory of God" (Romans 3:10, 23).*
2. *"For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord" (Romans 6:23).*
3. *"For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life" (John 3:16).*
4. *"For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast" (Ephesians 2:8-9).*
5. *"That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation" (Romans 10:9-10).*
6. *"He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abideth on him" (John 3:36).*
7. *"The Spirit itself beareth witness with our spirit, that we are the children of God" (Romans 8:16).*
8. *"These things have I written unto you that believe on the name of the Son of God; that ye may know that ye have eternal life, and that ye may believe on the name of the Son of God" (J John 5:13).*

Personal Commitment to the Lord Jesus Christ

"Thank You, God, for loving me, a sinner, and for sending Your Son to pay the penalty of my sin. Right now I put my trust in His death and resurrection for my salvation, and I receive the eternal life that You offer me through Him. Thank You for hearing this prayer, cleansing all my sin through Christ's blood, and accepting me now as Your child. Teach me and direct me through Your Word and Your Spirit to discover Your purpose and will for my life. Amen."

Date _____



Personal Commitment to Serve God Rather Than Money

As a believer, I now purpose to give the ownership and rights to my money, possessions, and time to God. I purpose that the principles of His Word will now be my final authority for earning and managing whatever God entrusts to me.

Date _____

Signature _____

6 – GOD’S BLESSING OF ESTABLISHING THE TITHE AS A "WEEKLY REMINDER"



PURPOSE NOT TO ROB GOD

"Bring ye all the tithes into the storehouse, ... and prove me now herewith, 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)

See also what Jesus said in Acts 20:35!

1. When did you become a genuinely Born Again Christian?
(not your baptism) Date _____

2. Can you roughly trace God's blessing in your life since you became a Christian? Have you knelt down and given thanks? YES ☐ NO ☐

3. Approximate the total of your income over the period since your salvation. Was God's generosity surprisingly more than you thought? YES ☐ NO ☐

4. Was your giving also generous? YES ☐ NO ☐

5. Are you an active member of a church that honors and obeys the Bible as the inspired, infallible Word of God? YES ☐ NO ☐

6. What would be the approximate total amount you have given to your local church over this same time period? Amount _____

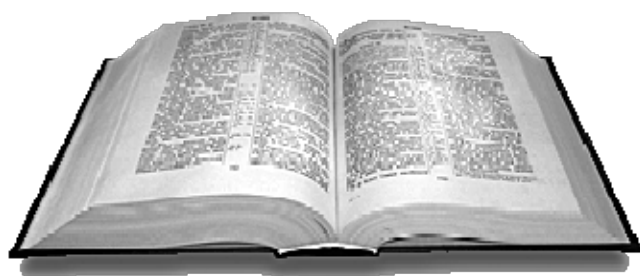
7. Will you start keeping records of your tithing & giving? YES ☐ NO ☐

8. Based on your own records, (or your memory if you do not have records) is there tithe money that you have not given to God? YES ☐ NO ☐
Amount _____

9. During times that you did not tithe, did you experience the devouring of your funds through unexpected losses? YES ☐ NO ☐
Amount _____

10. Have you honored God by regularly giving Him His full day each week?
(Continued worshipping at home by spiritual discussions, Bible reading, Christian movies, training children etc.?) YES ☐ NO ☐

This lesson is about making a personal choice to engage in "the great experiment". Almost invariably making a choice – a firm choice - with the knowledge of other people - brings, relief from pressure, joy, peace, success, and above all God's Divine pleasure in our lives. To help you therefore we suggest that here and now you sign a commitment to become a participant in THE GREAT EXPERIMENT.



Personal Commitment to Scriptural Tithing

I confess my ignorance and shortcomings which resulted in robbing God, and I claim the forgiveness He promises in I John 1:9. By faith I join "The Great Experiment" that God offers. I believe His promise for me in Deut. 28:1-14. By faith from this day forward, I purpose to give God tithes and offerings both of my time and money.

Date _____

This coming week's tithe will be _____

Signature _____

7 – GOD’S BLESSING OF PURPOSING TO KEEP OUT OF DEBT

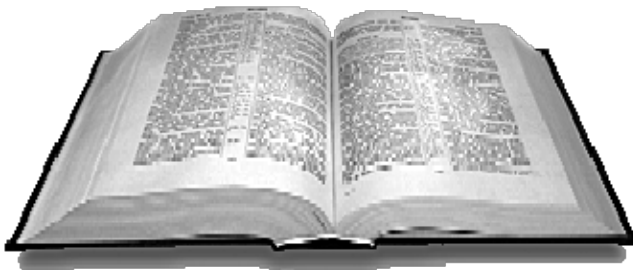


REJECT ARGUMENTS FAVORING DEBT

God's work done in God's way will not lack God's support. He is just as able to supply funds ahead of time as afterward and He much prefers doing so.

J. Hudson Taylor

ARGUMENTS FOR BORROWING	ANSWERS
1. Borrowing is necessary to prove your financial responsibility and establish a good reputation.	Credit is not necessary if you are not going to borrow. A letter of reference from your wholesaler, bank or financial acquaintance will certify your financial responsibility.
2. Borrowing for weddings is a help to get the new couple started well. It is also a once in a lifetime happening, not a trap or lifestyle of bondage. Credit cards are helpful for keeping records.	Starting a marriage in debt sets a precedent and places an unnecessary burden on relationships. Credit cards only keep track of your debts. Keeping a daily expense record is more effective, and you avoid the traps of credit buying.
3. If the bank offers you a considerably lower interest rate, borrowing for new equipment is wise, because it lets you have a bigger profit without an overwhelming interest burden. And new work equipment can quickly increase your income.	The cost of depreciation, accumulating interest, loss of capital availability, missing used equipment bargains, and violation of Scripture outweigh any apparent benefits of such loans or anticipated quick income benefits.
4. Borrowing money for school is all right, because education provides you with higher paying jobs. .	Borrowing limits God from either providing the money supernaturally or directing you to earn school money through practical work experience. It also presumes upon the future.



Personal Commitment to Keep Out of Debt

From this day forward, I and my spouse purpose not to accumulate any further debt. Our goal is to keep out of debt altogether.

To help accomplish this, we are not using credit cards, we have returned any borrowed books, tools, or other items. We also purpose to establish spending disciplines which will remove all past debts.

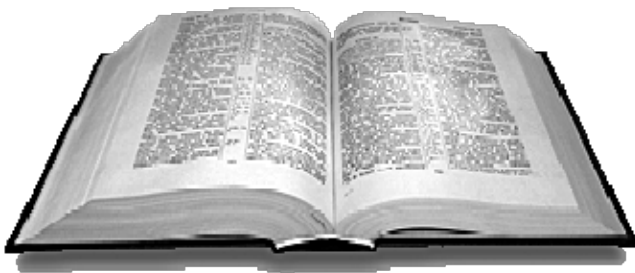
Date _____

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8 – GOD’S BLESSING OF LEARNING TO LIVE WITHIN YOUR INCOME

REDUCE YOUR EXPENSES AND IMPROVE THE QUALITY OF YOUR LIFE

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Do you feel you must have the latest cell phone or technical product? | <input type="checkbox"/> Are there credit cards that you should destroy? |
| <input type="checkbox"/> Do you buy the latest fashions when you could buy something cheaper at the second hand? | <input type="checkbox"/> Can you reduce your heating bill or electric bill? |
| <input type="checkbox"/> Do you buy the cheapest cell phone plan with calls and messages at a minimum? | <input type="checkbox"/> Does your family pet require excessive time or money? |
| <input type="checkbox"/> Do you spend money on gifts that could be replaced with a thoughtful letter or phone call of congratulations? | <input type="checkbox"/> Do you pay for fitness clubs instead of creating your own fitness program? |
| <input type="checkbox"/> Can you reduce the number of meals you have each week and spend that time in fasting and prayer? | <input type="checkbox"/> Can you reduce your medical and dental bills by practicing better eating habits? |
| <input type="checkbox"/> Are there possessions that you are not using that you could sell? | <input type="checkbox"/> Do you spend an excessive amount of time or money on hobbies? |
| <input type="checkbox"/> Do you have high-depreciating items that you should sell? | <input type="checkbox"/> Do you spend money on entertainment or on habits which you should conquer? |



Personal Commitment to Live Within My Income

In order to learn the qualities of contentment which God desires for my family to have, I intend to keep my expenditures to well within my income.

Date _____

Signature _____

To help you examine what is happening and to think about the future, fill in

Income last six months _____

Expenses last six months _____

Expense reduction I want to make in the next six months _____

9 – GOD’S BLESSING OF DEVELOPING SALES RESISTANCE

LIMITED SUPPLY		SALE		NEW		IMPROVED		SAVE		BUY NOW	
FREE	BUILD SALES RESISTANCE										TEN DAY TRIAL
	PERSONAL DISCIPLINES					HOW THEY BUILD SALES RESISTANCE					
OFFER ENDS TONIGHT	1. Schedule times of fasting					Possessions lose their appeal.					BUY NOW PAY LATER
	2. Read Proverbs each day.					Wrong types of people will be identified and their motives exposed.					
	3. Give God weekly tithes.					Treasures and affections are transferred to heaven.					
	4. Find out the full price before evaluating a product.					Emotions are not allowed to overrule sound reason.					
	5. Maintain a pure thought life.					Alluring advertising, which uses sensuality, will be avoided.					
	6. Seek out counsel before buying.					Impulse buying will be eliminated.					
	7. Pray for and about needed items.					Supernatural provisions and direction will be experienced.					
	8. Avoid "sales" on items that you were not intending to buy.					Items that you do not need will not be purchased.					
	9. Check with your spouse before buying.					His/Her cautions can help you to avoid unwise financial decisions.					
	10. Look for used alternatives					This curtails pride, and enhances simplicity					
SALE		TEN DAY TRIAL		REBATE		ONE OF A KIND		NO OBLIGATION			



Personal Commitment to Building Sales Resistance

From this day forward I will incorporate disciplines in my life that will build sales resistance and help me to guard and guide my expenditures. I will analyze advertising and require documentation for advertising claims.

Date _____

Signature _____

10 – GOD’S BLESSING OF FLEEING FROM THE HIDDEN TRAPS OF SWINDLERS

STEPS TO TAKE IF YOU ARE SWINDLED

1. Quickly pursue any possibility of escape

...Go, humble thyself...Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler" (Proverbs 6:3-5).

2. Get under the protection of God-given authority

Explain what has happened to the proper government officials and to a counseling service or (preferably) Christian lawyer. Seek their counsel for any steps that can be taken.

"For rulers are not a terror to good works, but to the evil..." (Romans 13:3).

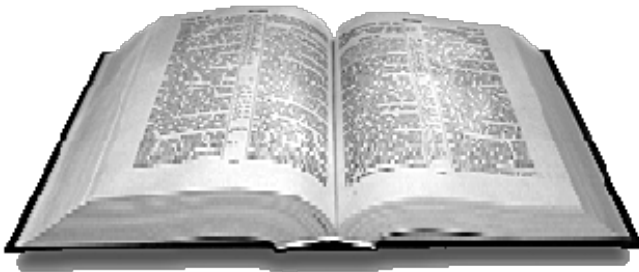
3. Cry out to God

Very often God allows financial tragedies in order to direct our attention back to Him. He also instructs the widow to cry out to Him if she is the victim of a swindle.

"Ye shall not afflict any widow, or fatherless child. If thou afflict them in any wise, and they cry at all unto me, I will surely hear their cry" (Exodus 22:22-23).

4. Determine what caused your susceptibility to fraud, and take steps to correct it

- ☐ Were you out from under God-given authority?
- ☐ Were you the victim of a guilty conscience?
- ☐ Did you have greed and attempt to get rich quickly?
- ☐ Because you were lazy, did you attempt to make money without work?
- ☐ Did you reject yourself and try to change unchangeable features?
- ☐ Did fear cause you to act in a hasty manner?



Personal Commitment to Detect and Avoid Swindles

I will both pray and get counsel prior to major financial decisions. I hereby reject the idea that money may be earned without corresponding labor. I will refuse all get- rich-quick schemes including gambling, lotteries, speculative investments, and gaining at another's expense.

I will not listen to proposals by those whose lives violate God's moral standards, and I will seek financial advice from

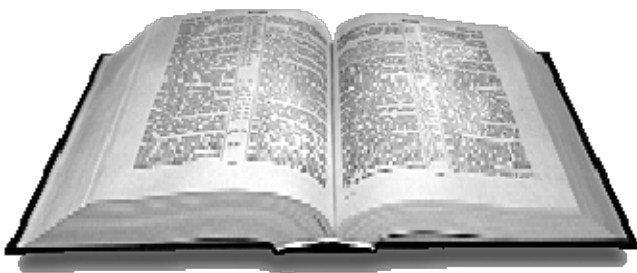
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11 – GOD’S BLESSING OF LEARNING HOW TO GET THE BEST BUY

ASK PRECISE QUESTIONS

What questions would you ask a company that offered to paint your apartment?

- ☐ 1. How long have you been in the painting business?
- ☐ 2. How experienced are your painters?
- ☐ 3. What other jobs have you done in this area?
- ☐ 4. Will you prepare the walls before painting?
- ☐ 5. What is the quality of the paint that you will use?
- ☐ 6. Can you guarantee that the paint is fresh?
- ☐ 7. Will you use drop cloths and remove any spilled paint?
- ☐ 8. Will you brush or roll the paint on?
- ☐ 9. Will you paint all of the trim?
- ☐ 10. How long will it take you to paint the apartment?
- ☐ 11. When can you guarantee that the job will be finished?
- ☐ 12. Will you give a signed guarantee for the job?
- ☐ 13. Can I pay when the job is completed to my satisfaction?



Personal Commitment to Get the Best Buy

As a steward of God's funds, I purpose to be faithful in getting the best buy. This means that I will do thorough research, get wise counsel, offer a just price, and be willing to walk away from purchases that do not meet the factors of a best buy.

Date _____

Signature _____

12 – GOD’S BLESSING OF NEVER LENDING TO FRIENDS OR CO-SIGN FOR A LOAN

IF YOU HAVE CO-SIGNED...

"Deliver thyself as a roe from the hand of the hunter..." (Proverbs 6:5).

1. Realize that you are in trouble.

"Thou art snared with the words of thy mouth..." (Proverbs 6:2).

2. Before each step, cry out to God and seek wise counsel.

3. Seek release.

"Do this now, my son, and deliver thyself..." (Proverbs 6:3).

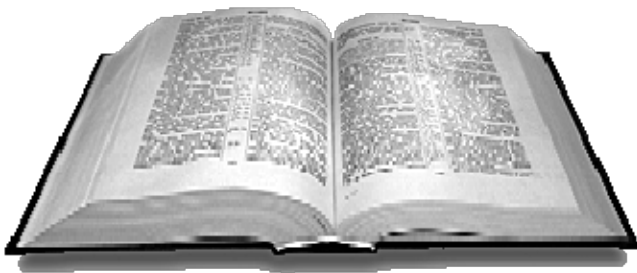
4. Take the initiative and plead.

"...Go, humble thyself... Give not sleep to thine eyes, nor slumber to thine eyelids" (Proverbs 6:3-4).



IF YOU HAVE LENT MONEY TO YOUR FRIEND...

1. Acknowledge to God that you have violated Scriptural principles by lending and have caused your friend to violate Scriptural principles by borrowing.
2. Ask your friend to forgive you for violating Scripture and for putting him under bondage by lending the money to him. Explain that you want to be a true friend by helping him to be financially free.
3. Gather facts from your friend to determine what his real financial needs are and what underlying spiritual problems may have caused them.
4. Determine what amount God would have you give to your friend, as well as what other counsel and direction you can give to him.
5. Expect that the financial bondage that your friend is in may take a long time to remove and that you will have to share the burden with him until he is financially free.



Personal Commitment to Reject Lending and Co-signing

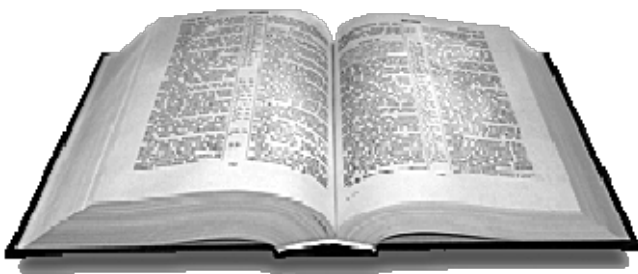
In accordance with the clear teachings of Scripture, I will not lend money to friends or co-sign for anyone.

From this day forward, it will be my policy to explain to anyone who asks for financial assistance that my money belongs to God and that I would need at least 24 hours to prayerfully consider what He would have me do...

Signed _____ Date _____

13 – GOD'S BLESSING OF AVOIDING BUSINESS PARTNERSHIPS

1. Review the terms of your commitment to your business partner. *"For by thy words thou shalt be justified, and by thy words thou shalt be condemned" (Matthew 12:37).*
2. Be prepared for the possibility of suffering financial loss. *"A good name is rather to be chosen than great riches..." (Proverbs 22:1).*
3. Work out an appeal based on a just settlement. *"...He that rules over men must be just, ruling in the fear of God" (II Samuel 23:3).*
4. Examine your motives for the partnership and for wanting to get out of it. Ask for God's forgiveness and pray for God to prepare the heart of your partner. *"For if we would judge ourselves, we should not be judged But when we are judged, we are chastened of the Lord, that we should not be condemned with the world" (I Corinthians 11:31-32).*
5. Go to your partner and humbly appeal for an equitable release.
 - A. Offer to buy him out. (Be willing to pay more than it is worth.)
 - B. Offer to sell. (Be willing to take less.)
 - C. Ask if the partnership could be sold. (Cooperate in "going the second km.")*"My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth...Go, humble thyself... Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself..." (Proverbs 6:1-5).*
6. If release is not given, wait for God to make it possible. *"...He...swears to his own hurt, and changes not. ...He that doeth these things shall never be moved" (Psalm 15:4-5).*



Personal Commitment to Avoid Partnerships

Based on the clear Scriptural reasons for avoiding business partnerships, I purpose not to enter into one.

If I am already in a business partnership, I will take Scriptural steps to be honorably released from it.

Date _____

Signature: _____

14 – GOD’S BLESSING OF IDENTIFYING AND CONQUERING SLOTHFULNESS

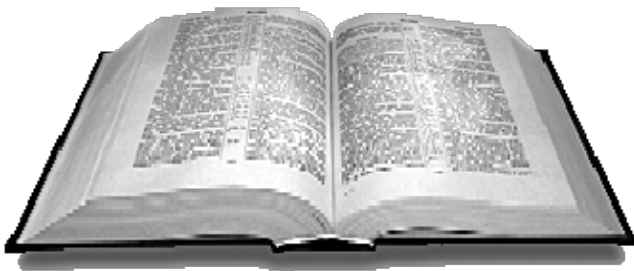


ITS REQUIREMENTS

1. Be diligent to remember the truths that God has shown you. (See Deuteronomy 4:9.)
2. Be diligent to teach God's Word to your children and grandchildren. (See Deuteronomy 6:7.)
3. Be diligent to keep all of God's commandments. (See Deuteronomy 6:17.)
4. Be diligent to guard your affections. (See Proverbs 4:23.)
5. Be diligent to add to your faith. (See II Peter 1:5.)
6. Be diligent to make your calling and election sure. (See II Peter 1:10.)
7. Be diligent to minister to other Christians. (See Hebrews 6:10-12.)
8. Be diligent in seeking the Lord. (See Hebrews 11:6.)
9. Be diligent to remove roots of bitterness. (See Hebrews 12:15.)
10. Be diligent to avoid swindlers and frauds. (See Proverbs 23:1-3.)
11. Be diligent to know the condition of those under your spiritual care. (See Proverbs 27:23.)

ITS REWARDS

1. You will be rich.
"...The hand of the diligent makes rich"
(Proverbs 10:4).
2. You will be given authority.
"The hand of the diligent shall bear rule..."
(Proverbs 12:24).
3. You will enjoy your possessions.
"...The substance of a diligent man is precious" (Proverbs 12:27).
4. You will be fulfilled.
"...The soul of the diligent shall be made fat"
(Proverbs 13:4).
5. You will be creative and resourceful.
"The thoughts of the diligent tend only to plenteousness..." (Proverbs 21:5).
6. You will obtain favor.
"He that diligently seeks good procures favor..." (Proverbs 11:27).
7. You will be given honor.
"Sees thou a man diligent in his business? he shall stand before kings ..." (Proverbs 22:29).



Personal Commitment to Conquer Slothfulness

I purpose to know the symptoms of slothfulness and to develop discipline by refusing to make those little daily surrenders which lead to slothfulness. I also purpose to make the most of each day which God entrusts to me.

Date _____

Signature _____

15 – GOD’S BLESSING OF BEING COMMITTED TO AN EFFECTIVE ACCOUNTING SYSTEM

1. SPIRITUAL RICHES

☐ **Daily Bible Reading**

Do you have an effective system of Bible reading and someone to keep you accountable to it?

☐ **Effective Prayer**

Do you keep a list of prayer requests and the answers which God gives?

☐ **Records of Growth**

Do you maintain a life notebook of Scriptural insights?

☐ **Eternal Treasures**

Do you keep records of weekly tithes and offerings?

2. TIME

☐ **Annual Planning**

Do you have a calendar that lists your responsibilities?

☐ **Daily Schedule**

Do you plan each day around God-given priorities?

3. HEALTH

☐ **Physical Care**

Do you eat wholesome meals and get sufficient sleep, exercise, and medical and dental checkups?

4. SKILLS

☐ **Training and Practice**

Do you have a program to expand and improve your God-given abilities?

☐ **Tool Care**

Do you have a place for each one of your tools, and are they kept in good condition?

5. POSSESSIONS

☐ **Library**

Have you removed the wrong kinds of books? Are you bringing the right kinds of books into your home?

☐ **Kitchen**

Do you have food inventories clearly organized?

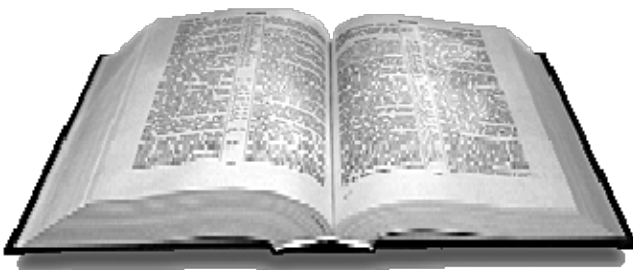
☐ **Storage**

Do you have orderly closets, drawers and shelves?

6. MONEY

☐ **Accountability Records**

Do you keep accurate accounting of all expenditures, and do you file important documents?



Personal Commitment to Effective Record Keeping

I purpose to take whatever time and energy necessary to organize, inventory, and maintain the spiritual and physical assets which God has entrusted to me.

I will enlist aid and counsel where needed and become accountable for achieving these goals by given time periods.

Accountable to _____

Date _____

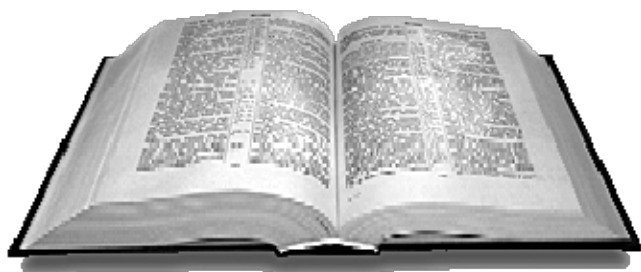
To be completed by _____

Signature _____

16 – GOD’S BLESSING OF DEVELOPING THE FULL POTENTIAL OF YOUR HOME

DO YOU PASS THE HOME DEVELOPMENT TEST?

TEST AREAS	QUESTIONS
<ol style="list-style-type: none">1. Teaching center2. Home maintenance3. Equipment repair4. Garbage quantity5. Storage6. Unused items7. Library books8. Background music9. Hospitality center10. Craft center11. Nurturing center12. Ministry center13. Witnessing14. True religion15. Outside employment	<p>Are you teaching Scriptural principles to your family? Is your apartment in need of repair?</p> <p>Is there broken equipment in your home?</p> <p>Do you throw out leftover food or usable items? Are your closets and shelves neat and orderly?</p> <p>Have you given to others the things that you no longer need? Have you removed all unwholesome books and magazines from your home?</p> <p>Do you play wholesome sacred and classical music? Is your home ready for guests at all times?</p> <p>Is your family developing practical skills? Do you practice preventive medicine?</p> <p>Do your neighbors know that you are believers? Are you praying for specific individuals?</p> <p>Are you assisting any widows or orphans?</p> <p>Is your home a place of fulfillment for the wife?</p>



Personal Commitment to Encourage Home Development

Because God has established the family and the home as the central unit of the Church and the nation, I purpose to develop the God-given potential of my home as taught in Scripture.

This means that I will encourage and assist my wife in a fulfilling ministry in our home, rather than encouraging her to work outside of the home.

Wife's agreement _____

Date _____

Husband's agreement _____

Date _____

17 – GOD’S BLESSING OF CHOOSING A GOOD NAME

WHATEVER THE COST

RESTORE A GOOD NAME

1. Realize that a good name must be earned.

"A good name is rather to be chosen than great riches..." (Proverbs 22:1).

2. Have genuine repentance before God.

On the basis of salvation through Christ, confess and forsake every violation of God's law.

"If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (1 John 1:9).

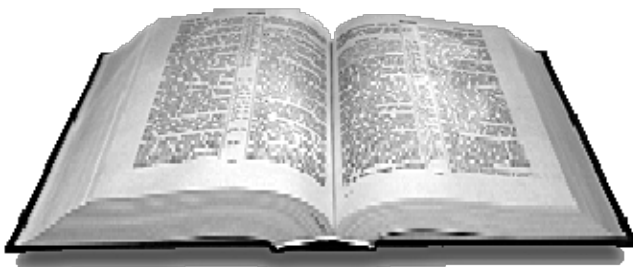
3. Clear your conscience with people whom you have wronged.

Make a list of those who have been wronged by your violation of God's principles. Ask them if they would forgive you, and then make proper restitution to them.

"And herein do I exercise myself, to have always a conscience void of offence toward God, and toward men" (Acts 24:16).

4. Consistently do good to others.

"Having a good conscience; that, whereas they speak evil of you, as of evildoers, they may be ashamed that falsely accuse your good conversation in Christ" (1 Peter 3:16).



"A REAL MAN!"

The president of a construction company hired a plumbing contractor. Before the job was completed, the contractor explained that because of unforeseen village restrictions, the job would cost more.

The president replied, "It's your job to know the village codes. We signed a contract, and I'm not paying any more money than what I agreed upon." Six years later, a new associate said to the president of the construction company, "You've told us that you want to maintain a good name and that we should tell you if we ever meet someone who feels that you have wronged them. When I let bids out on our new building, a certain plumbing contractor told me that if it's your building, he would never bid on it."

The president had forgotten the incident, and now that he was more experienced in building, he realized that the plumbing contractor had been right and he had been wrong.

He went to the contractor, confessed his wrong, asked forgiveness, and gave him the money for the full amount plus interest for six years. The stunned contractor pounded the desk, stood up, reached his hand out, and exclaimed, "I want to shake the hand of a real man!"

Personal Commitment to a Good Name

Because God's reputation is directly affected by my actions, I purpose to establish a good name, whatever the cost. I will not hide behind legal technicalities or rationalizations to justify damage to others.

I will admit where I have been wrong and make proper restitution wherever necessary.

I plan to have a clear conscience on this matter by _____(Date).

Signature _____

18 – GOD’S BLESSING OF LEARNING THE PRINCIPLES OF PRAYING FOR MONEY

• Shepherd • Savior • Priest • Counselor • Prince of Peace • Lamb of God

KNOW WHY GOD DOES NOT ANSWER PRAYER

REASONS	NAMES OF CHRIST	EXPLANATORY SCRIPTURES
1. Breaking a vow	Truth	<i>Ecclesiastes 5:4-6; Malachi 2:13-16</i>
2. Dishonoring parents	Counselor	<i>Exodus 20:12; Ephesians 6:1-3</i>
3. Secret sin	Light	<i>Psalms 66:18; Proverbs 15:29</i>
4. Pride	Lamb of God	<i>Psalms 10:17; James 4:6</i>
5. Lustful motives	Holiness	<i>James 4:1-4; Galatians 5:17</i>
6. Desiring to be rich	Savior	<i>Proverbs 28:22; Job 31:7-8</i>
7. Committing adultery	Love	<i>Proverbs 5:10; Job 31:9-12</i>
8. Unbelief	The Way	<i>Matthew 13:58; Luke 17:19</i>
9. Unforgiving spirit	Redeemer	<i>Matthew 6:14-15; Matthew 5:7</i>
10. Repaying evil for good	Prince of Peace	<i>Proverbs 17:13; Proverbs 28:10</i>

• Bread of Life • Redeemer • Wisdom of God •



Personal Commitment to Pray Scripturally for Provisions

In order to glorify God and to strengthen the faith of my family, I will begin and maintain a prayer journal listing our requests on one side and God's answers on the other side.

I will also remove any known hindrances to God's answering prayer.

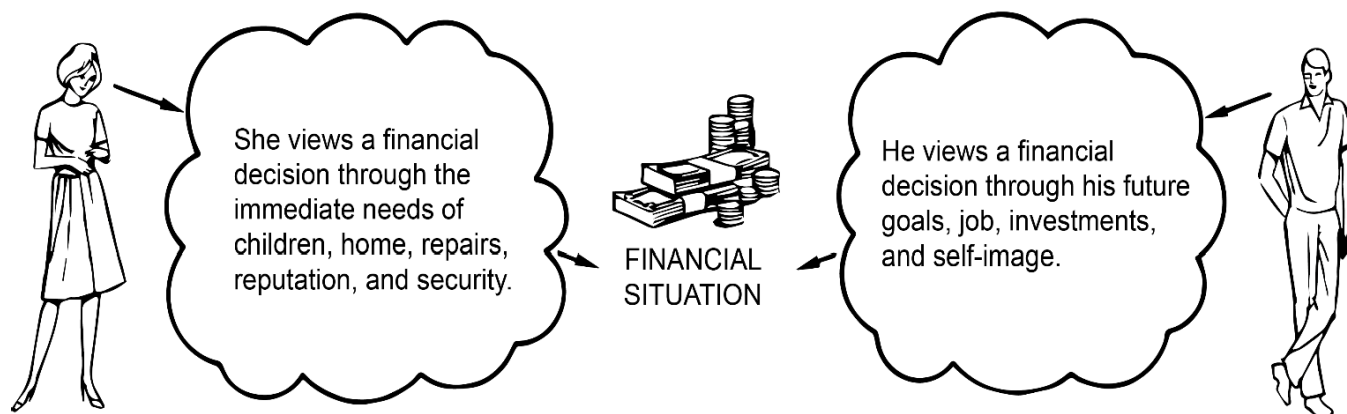
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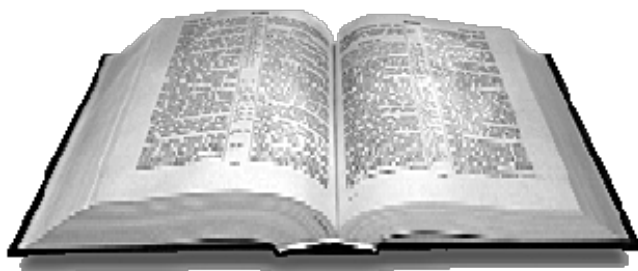
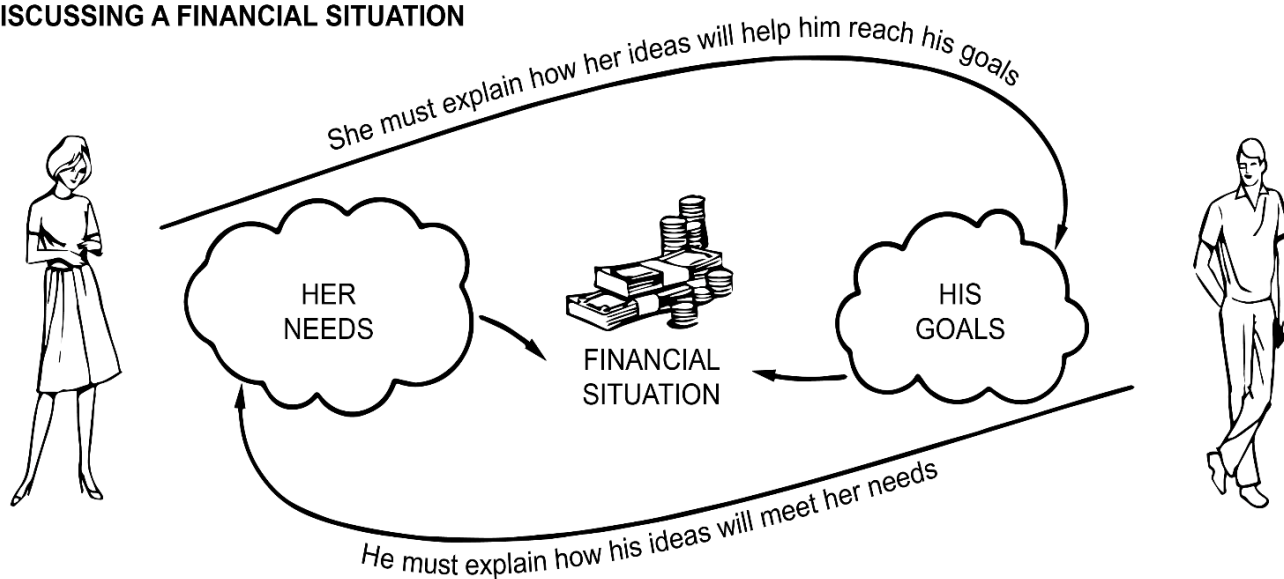
19 – GOD’S BLESSING OF LISTENING TO THE CAUTIONS OF YOUR WIFE

MAKE FINANCIAL DECISIONS TOGETHER

VIEWING A FINANCIAL SITUATION



DISCUSSING A FINANCIAL SITUATION



Personal commitment to oneness of spirit

I recognize that God made my wife and me to be one, and that God appointed her to be my helper and will therefore often give her cautions about business decisions that He will not give to me.

Based on this, I purpose to seek out and listen to her cautions and not to make decisions until there is oneness of spirit with her, as well as with God's Word.

Signature _____

Present decisions that need to be made: _____

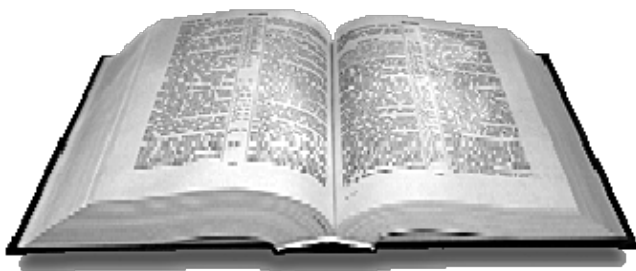


20 – GOD’S BLESSING OF PREPARING NOW FOR A LASTING HERITAGE

TRANSFER WISDOM WITH YOUR WILL

The grief that follows the death of a loved one can be compounded by disillusionment and bitterness because that loved one failed to make a will, or because he failed to design a will that would preserve and transmit character and wisdom.

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> 1. Do you have a will? | <input type="checkbox"/> 6. Have you explained the Scriptural purposes of an inheritance to your family? |
| <input type="checkbox"/> 2. Do your wife and family know where it is? | <input type="checkbox"/> 7. Have you rejected the philosophy of a retirement of ease? |
| <input type="checkbox"/> 3. Do you have a good name to pass on to your descendants? Is there something that you can do right now to improve that name? | <input type="checkbox"/> 8. Have you evaluated your investments and provided clear records and wise counsel for your heirs? |
| <input type="checkbox"/> 4. Do you have a carefully prepared book of family records, valuable lessons, rich Scriptural insights, and significant family history that you can entrust to your children? | <input type="checkbox"/> 9. Have you made rich investments with God that will bring His reward to your family and last for eternity? |
| <input type="checkbox"/> 5. Have you acknowledged the sins of your forefathers, and have you established appropriate disciplines for your children to avoid them? | <input type="checkbox"/> 10. Have you prepared your firstborn son for leadership, and have you prepared the rest of your family to accept his leadership? |



Personal Commitment to a Wealthy Heritage

I purpose, by God's grace, to raise up the foundations of many Godly generations. I plan to do this by preparing an inheritance according to the above guidelines, and making sure, as far as possible, that the wisdom, money, and possessions which I pass on will illustrate God's ways and His supernatural provision.

I will begin my Life Notebook recording God's work in my life

Date _____

Signature _____

