



MAXIMIZE

YOUR

MONEY

BIBLICAL PRINCIPLES FOR  
GOOD MONEY MANAGEMENT





**STEWARDSHIP**





MAXIMIZE YOUR MONEY

# 7 PRINCIPLES TO LIVE BY





**STEWARDSHIP**

**&**

**WISDOM**





**80% stressed about money.**





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**72% do not have a  
written financial plan.**





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**53% not saving for retirement.**

**83% regret not doing more to  
improve their finances in 2023.**





**Let's do more in '24!**





**EXPERTS**

*Dialed in on all 7.  
Time to help others.*



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*Dialed in on all 7.  
Time to help others.*

# LEARNERS

*Gaining ground in all 7.  
Choosing to grow.*



# EXPERTS

*Dialed in on all 7.  
Time to help others.*

# LEARNERS

*Gaining ground in all 7.  
Choosing to grow.*

# STRUGGLERS

*Having a hard time  
gaining traction in all 7.*



The background of the image is a close-up, slightly blurred view of several US dollar bills. The focus is on the intricate patterns and textures of the currency, with the green and brown tones of the bills creating a textured, layered effect. The text is overlaid on this background.

# TEACH YOUR KIDS

**53% of Americans were  
never taught how to handle  
money growing up.**



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**53% of Americans were never taught how to handle money growing up.**

**76% of millennials are not financially literate.**





**EVALUATE**

**EMULATE**

**ELEVATE**



#1 *New York Times*, *BusinessWeek*,  
*Wall Street Journal*, and *USA Today* Bestseller

# THE AUTOMATIC MILLIONAIRE

EXPANDED AND UPDATED

A POWERFUL ONE-STEP PLAN  
TO LIVE AND FINISH RICH

OVER 1.5  
MILLION  
COPIES  
SOLD



DAVID BACH

Help Multiply Faithful Stewards



Get Help Now

Take Your Next Step

Help Others

Shop

Give Now

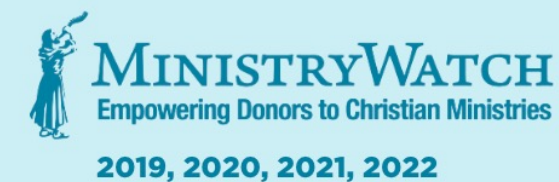


## A Long Term Solution to Economic Suffering

For 47 years, Crown has helped people all over the world understand who they are, what they have and how to best use both. Using proven biblical methods and resources transforms individuals, families, communities and even entire nations.

Give Now

See The Impact



Get Help with Your

Help Multiply Faithful





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**EMULATE**

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**THE JOSEPH PRINCIPLES:  
7 PRINCIPLES TO LIVE BY**

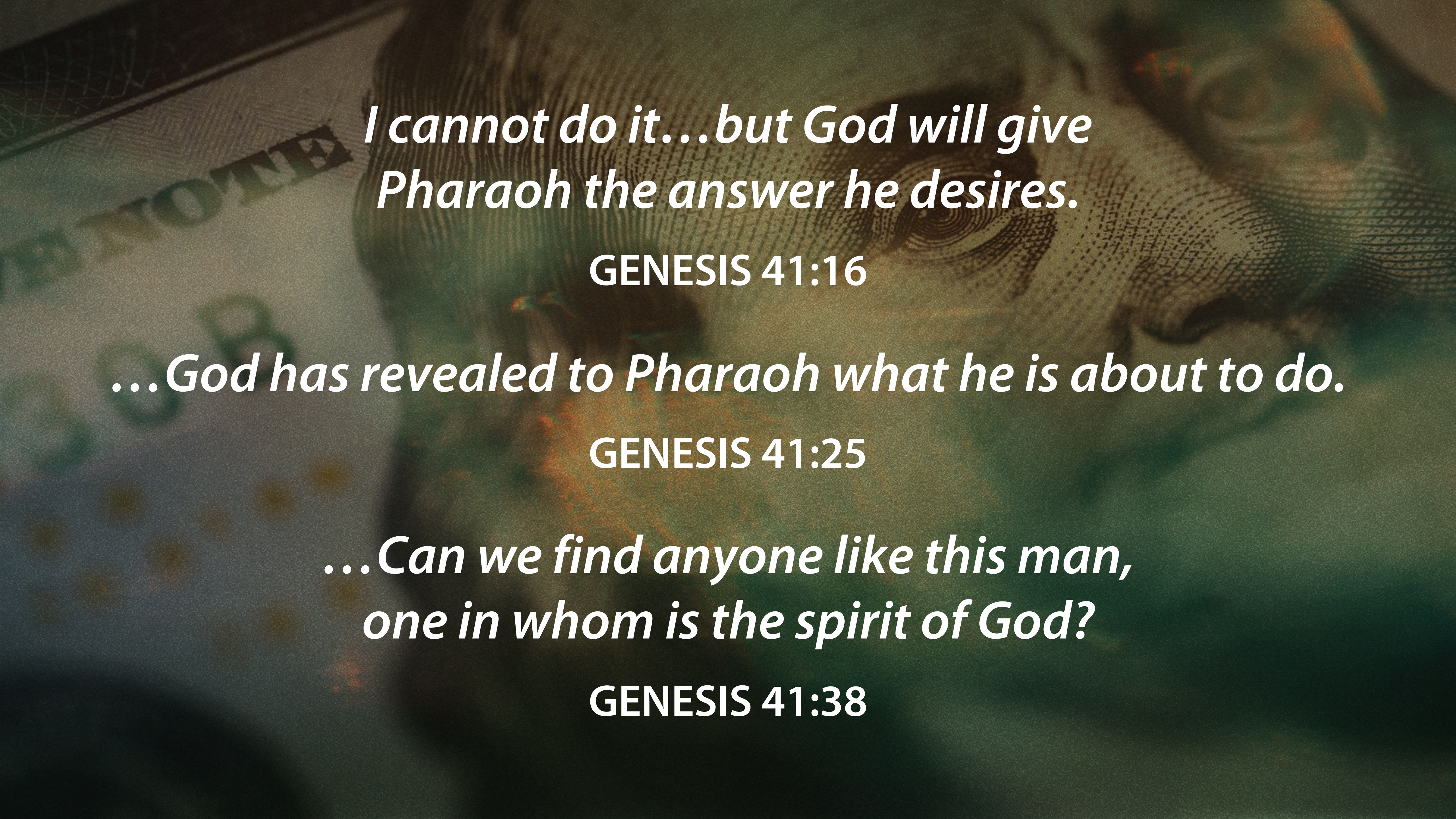




**1**

**DEPENDENCE:  
Rely on God.**





*I cannot do it...but God will give  
Pharaoh the answer he desires.*

**GENESIS 41:16**

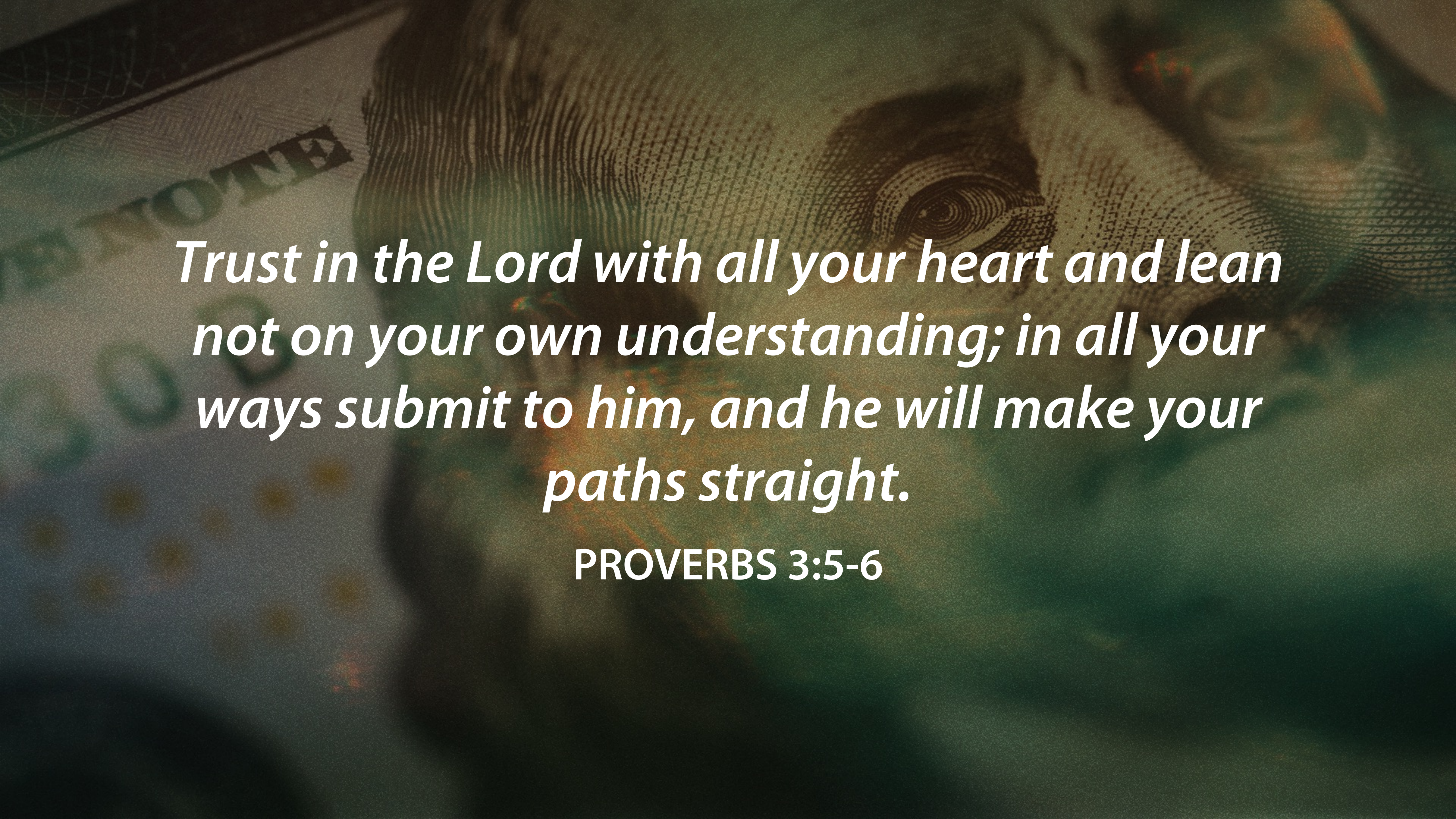
*...God has revealed to Pharaoh what he is about to do.*

**GENESIS 41:25**

*...Can we find anyone like this man,  
one in whom is the spirit of God?*

**GENESIS 41:38**





*Trust in the Lord with all your heart and lean  
not on your own understanding; in all your  
ways submit to him, and he will make your  
paths straight.*

PROVERBS 3:5-6



*God is our refuge and strength, an ever-present help in trouble. Therefore we will not fear, though the earth give way and the mountains fall into the heart of the sea, though its waters roar and foam and the mountains quake with their surging. ...The Lord Almighty is with us; the God of Jacob is our fortress. "...Be still, and know that I am God; I will be exalted among the nations, I will be exalted in the earth." The Lord Almighty is with us; the God of Jacob is our fortress.*

**PSALM 46:1-3,7,10-11**





*...But this happened that we might not rely on ourselves but on God...*

2 CORINTHIANS 1:9





5=Super

4=Strong

3=Solid

2=Struggling

1=Survival



EVALUATE

EMULATE

ELEVATE



The background of the slide is a close-up, slightly blurred image of a stack of Euro banknotes. The focus is on the texture and patterns of the paper, with various shades of green and brown visible. The lighting is soft, creating a professional and financial atmosphere.

**2**

# ACCOUNTING: Know the facts.



*Then Joseph said to Pharaoh, "The dreams of Pharaoh are one and the same. God has revealed to Pharaoh what he is about to do. The seven good cows are seven years, and the seven good heads of grain are seven years; it is one and the same dream. The seven lean, ugly cows that came up afterward are seven years, and so are the seven worthless heads of grain scorched by the east wind: They are seven years of famine. It is just as I said to Pharaoh: God has shown Pharaoh what he is about to do."*

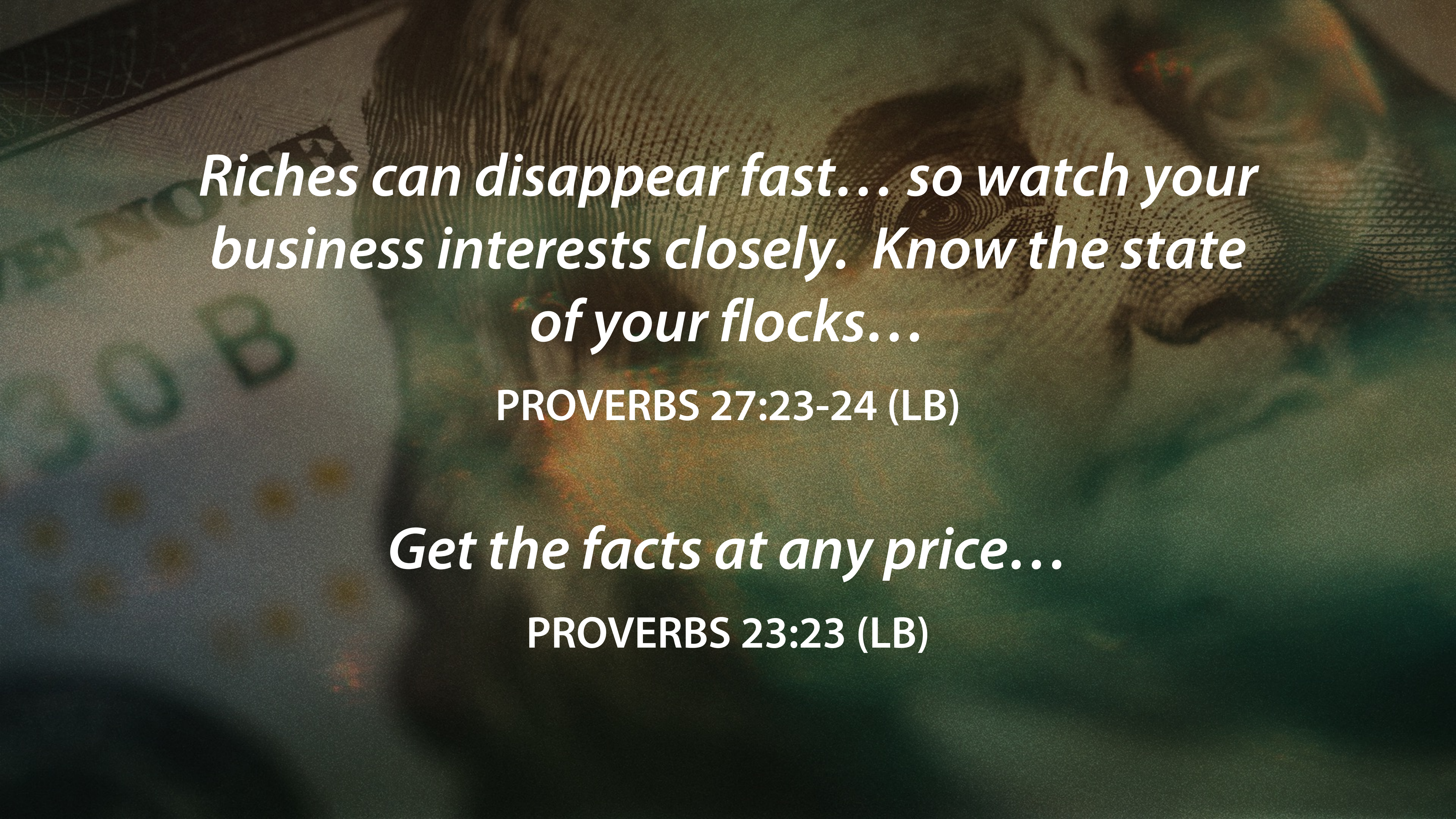
**GENESIS 41:25-32**



*“Seven years of great abundance are coming throughout the land of Egypt, but seven years of famine will follow them. Then all the abundance in Egypt will be forgotten, and the famine will ravage the land. The abundance in the land will not be remembered, because the famine that follows it will be so severe. The reasons the dream was given to Pharaoh in two forms is that the matter has been firmly decided by God and God will do it soon.”*

**GENESIS 41:25-32**






*Riches can disappear fast... so watch your  
business interests closely. Know the state  
of your flocks...*

PROVERBS 27:23-24 (LB)

*Get the facts at any price...*

PROVERBS 23:23 (LB)





Ignorance + easy credit =  
**TROUBLE**





> **What you owe**

> **What you own**

> **What you earn**

> **Where it goes**



A close-up, slightly blurred image of a US dollar bill, focusing on the portrait of George Washington. The image has a dark, moody green and brown color palette. The text is overlaid in the center in a bold, white, sans-serif font.

**72% of people do not have a  
written financial plan or budget.**



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**3**

**SAVING:**

**Prepare for the  
future.**



*“And now let Pharaoh look for a discerning and wise man and put him in charge of the land of Egypt. Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance. They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine.”*

**GENESIS 41:33-36**



The background of the slide is a close-up, slightly blurred image of a US dollar bill, showing the intricate patterns and textures of the paper. The lighting is somewhat dim, giving it a moody appearance.

**69% have less than \$1,000 in savings.**

**Almost half of US households are not saving at all.**

**The average personal savings rate is 3.6%.**



*The wise man saves for the future...*

PROVERBS 21:20 (LB)


*...but he who gathers money little by little makes it grow.*

PROVERBS 13:11

*Go to the ant, you sluggard; consider its ways and be wise!  
It has no commander, no overseer or ruler, yet it stores its  
provisions in summer and gathers its food at harvest.*

PROVERBS 6:6-8





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**4**

**CONTENTMENT:**

**Be wise with debt.**






**80% of Americans  
worry about money.**



*The seven years of abundance in Egypt came to an end, and the seven years of famine began, just as Joseph had said. There was famine in all the other lands, but in the whole land of Egypt there was food. When all Egypt began to feel the famine, the people cried to Pharaoh for food. Then Pharaoh told all the Egyptians, "Go to Joseph and do what he tells you." When the famine had spread over the whole country, Joseph opened all the storehouses and sold grain to the Egyptians, for the famine was severe throughout Egypt...*

**GENESIS 41:53-57**





**We spend money on things we  
don't need, with money we  
don't have, to impress people  
we don't even like.**





**Death Grip → Debt Grip**

*an extremely tight grip, hold.*





*...the borrower is servant to the lender.*

PROVERBS 22:7 (NLT)






*Let no debt remain outstanding...*

ROMANS 13:8





*Indulging in luxuries, wine, and rich food will  
never make you wealthy.*

PROVERBS 21:17 (GNT)





"I'll be happy when..."



*...be content with what you have...*

HEBREWS 13:5

*...I have learned to be content whatever the circumstances. 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, either well fed or hungry, whether living in plenty or in want.*

PHILIPPIANS 4:11-12

*Godliness with contentment is great gain.*

1 TIMOTHY 6:6





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EMULATE

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MAXIMIZE YOUR MONEY

# 7 PRINCIPLES TO LIVE BY



# CONNECTION CARD

Drop off in the black boxes as you exit, or meet us at the Connection Center in the lobby!

NAME(S) & BIRTHDAY(S)

M  
 F  
  
 M  
 F

PHONE NUMBER(S)

EMAIL(S)

ADDRESS

I'm new to BCA     BCA is my home!

## MY DECISION:

- I want to follow Jesus
- I want to be baptized
- I want to start serving at BCA
- I want to sign up for the DISCOVER class

## PRAYERS / COMMENTS

How can we pray for you?





