




MAXIMIZE

YOUR

MONEY

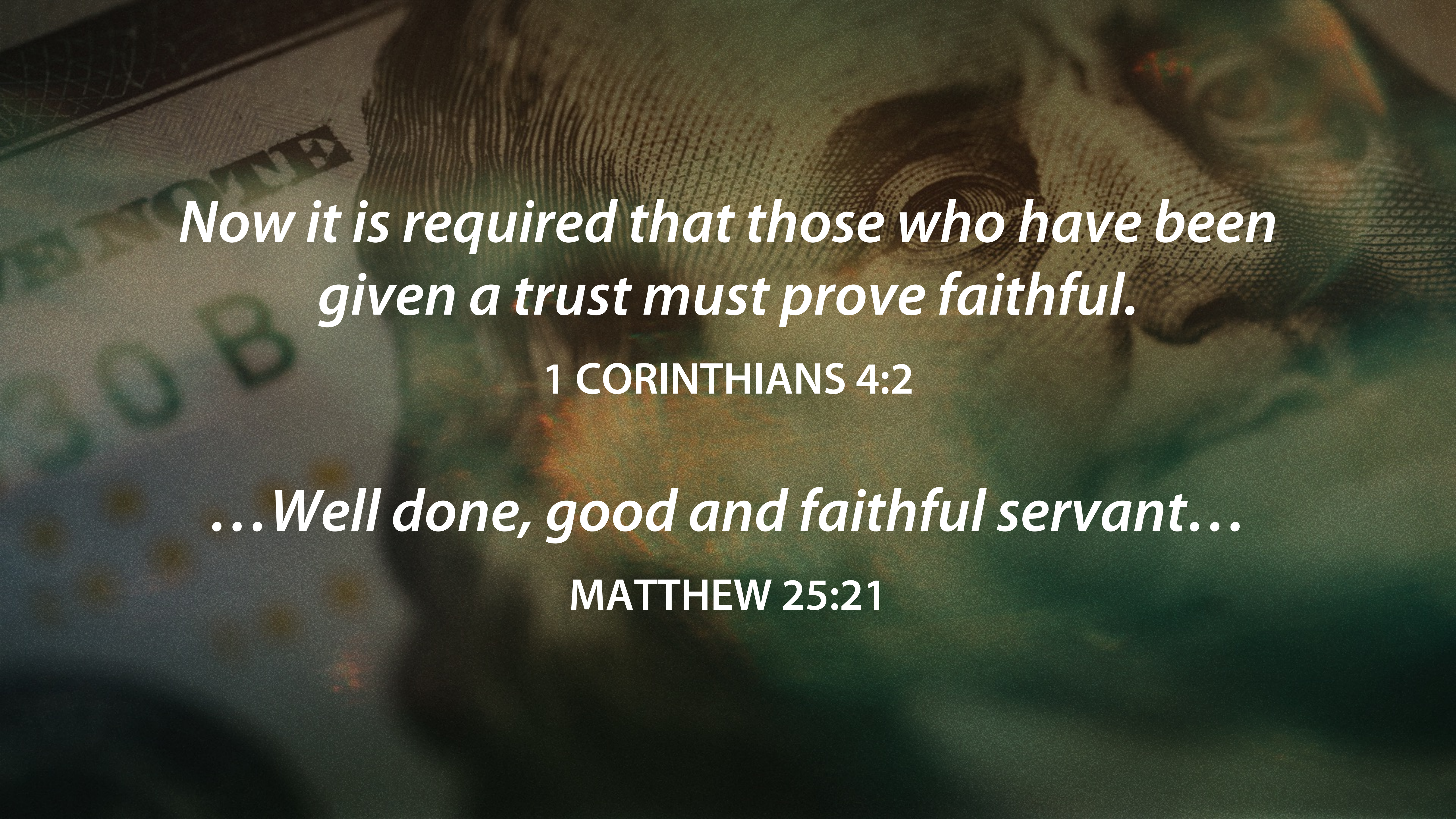
BIBLICAL PRINCIPLES FOR
GOOD MONEY MANAGEMENT



MAXIMIZE YOUR MONEY

7 PRINCIPLES TO LIVE BY

PART 2

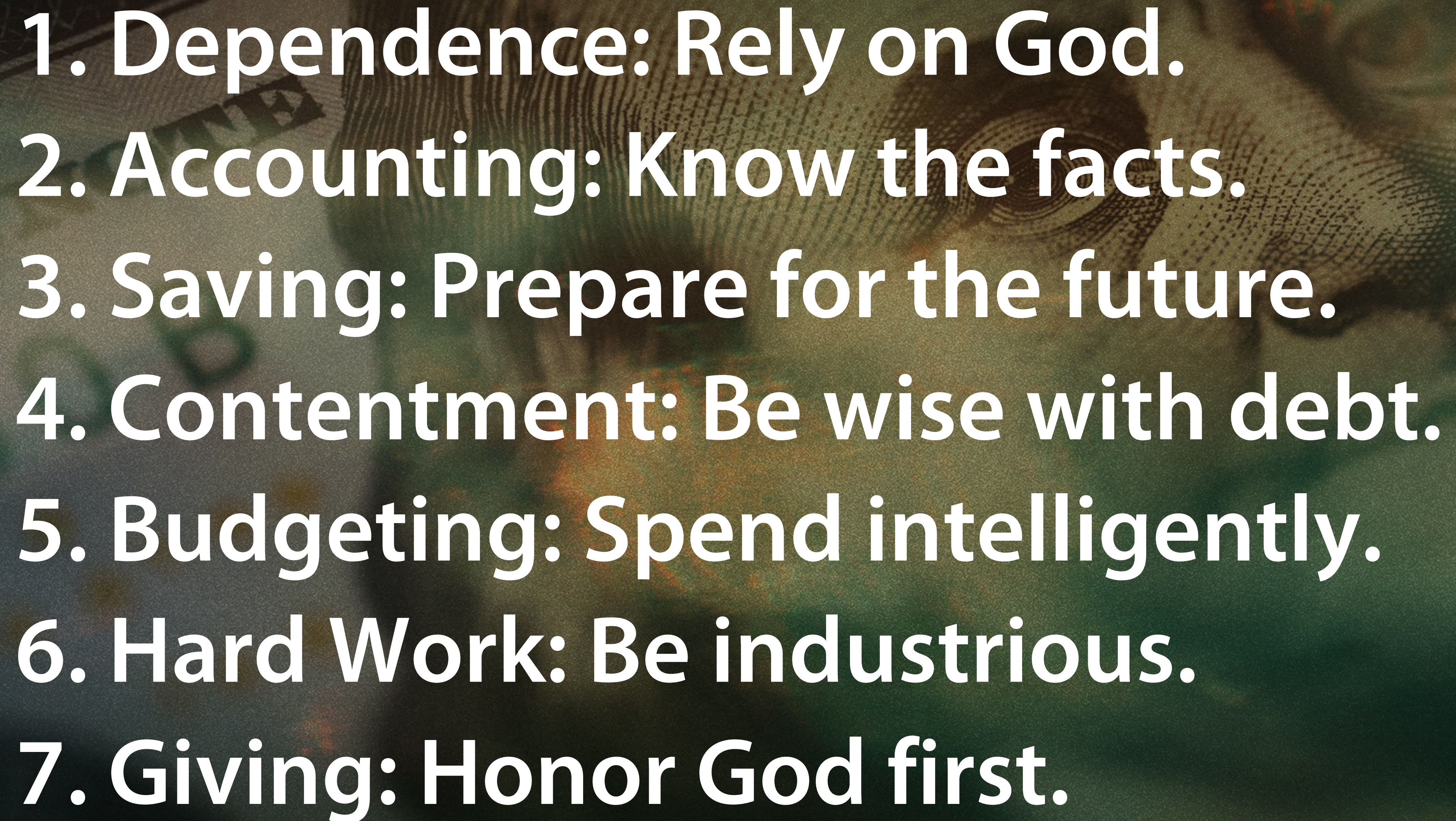


*Now it is required that those who have been
given a trust must prove faithful.*

1 CORINTHIANS 4:2

...Well done, good and faithful servant...

MATTHEW 25:21

- 
- 1. Dependence: Rely on God.**
 - 2. Accounting: Know the facts.**
 - 3. Saving: Prepare for the future.**
 - 4. Contentment: Be wise with debt.**
 - 5. Budgeting: Spend intelligently.**
 - 6. Hard Work: Be industrious.**
 - 7. Giving: Honor God first.**



EVALUATE

EMULATE

ELEVATE



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.



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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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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.*

HOWARD DAYTON

your money counts


(now more
than ever)

the biblical guide to earning, spending, saving, investing, giving, and getting out of debt



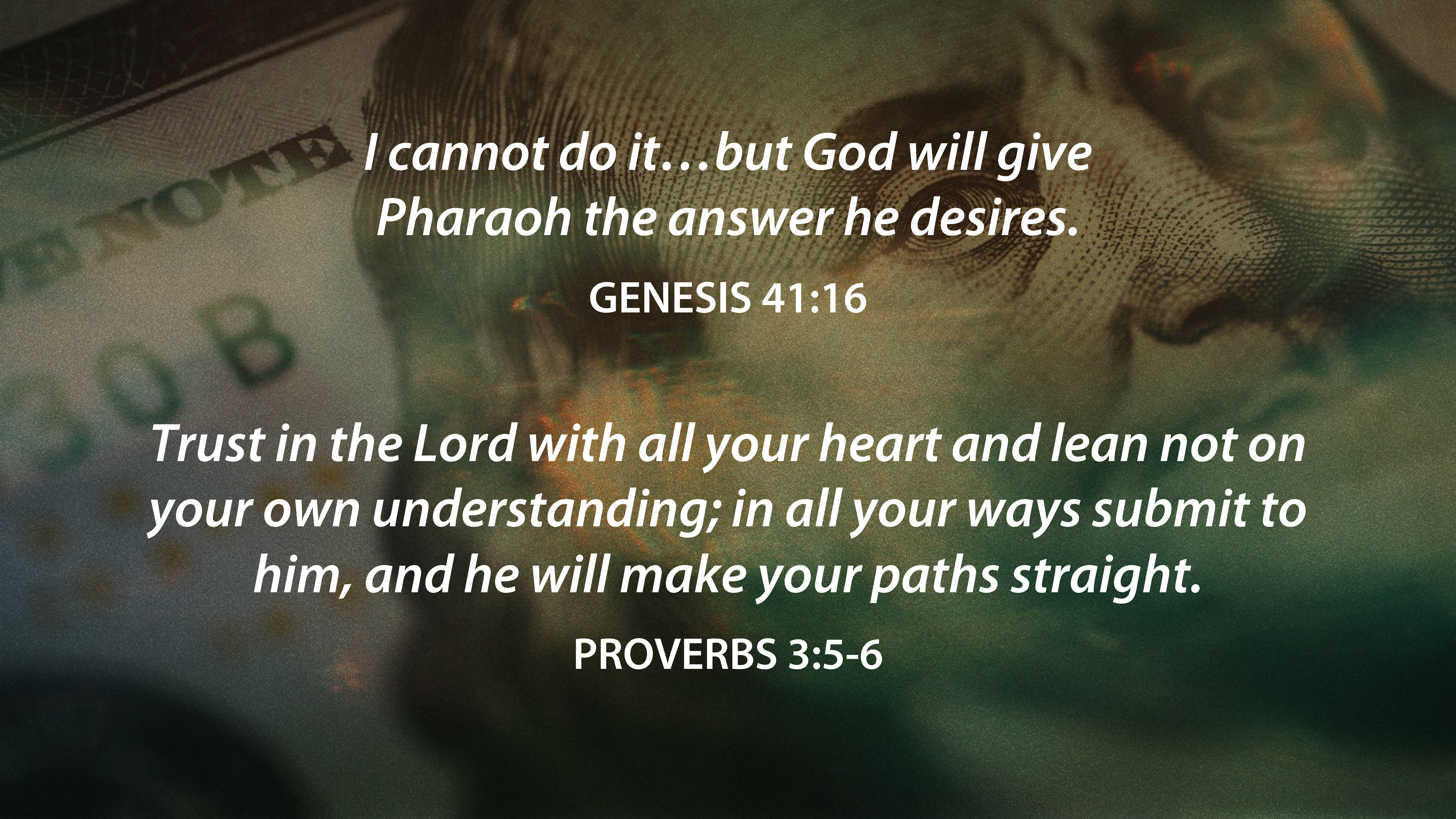


**THE JOSEPH PRINCIPLES:
7 PRINCIPLES TO LIVE BY**



1

**DEPENDENCE:
Rely on God.**




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

GENESIS 41:16

*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



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.

...Seven years of great abundance are coming throughout the land of Egypt, but seven years of famine will follow them...


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



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EVALUATE

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3

SAVING:

**Prepare for the
future.**



*...Take a fifth of the harvest of Egypt during
the seven years of abundance...*

GENESIS 41:33-36

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



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%.



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EVALUATE

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4

CONTENTMENT:

Be wise with debt.



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

...But in the whole land of Egypt there was food...

GENESIS 41:53-57

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

PROVERBS 21:17 (GNT)

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


HEBREWS 13:5

Godliness with contentment is great gain.

1 TIMOTHY 6:6



“I’ll be happy when...””



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EVALUATE

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5

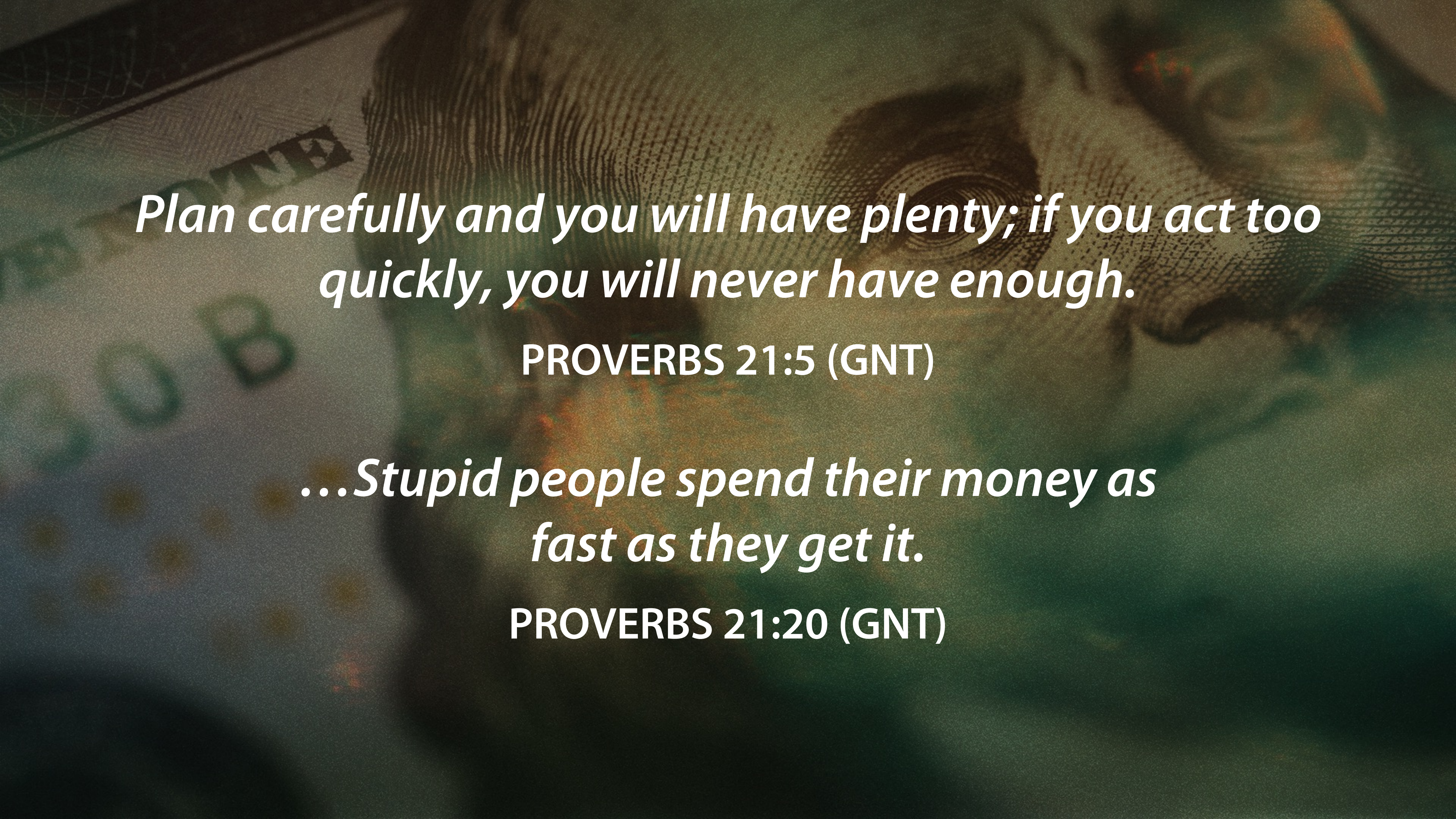
BUDGETING:

Spend

intelligently.

Then Pharaoh said to Joseph, "Since God has made all this known to you, there is no one so discerning and wise as you. You shall be in charge of my palace, and all my people are to submit to your orders. Only with respect to the throne will I be greater than you." So Pharaoh said to Joseph, "I hereby put you in charge of the whole land of Egypt..."

GENESIS 41:39-44



Plan carefully and you will have plenty; if you act too quickly, you will never have enough.

PROVERBS 21:5 (GNT)

...Stupid people spend their money as fast as they get it.

PROVERBS 21:20 (GNT)

80/20 Plan

A close-up, slightly blurred image of a US dollar bill, showing the portrait of George Washington and the word 'ONE'. The text '80/20 Plan' is overlaid in white, bold font in the upper center of the image.



80/20 Plan

70/10/10/10 Plan



80/20 Plan

70/10/10/10 Plan

50/30/20 Plan



80/20 Plan

70/10/10/10 Plan

50/30/20 Plan

60/10/10/10/10 Plan



80/20 Plan

70/10/10/10 Plan

50/30/20 Plan

60/10/10/10/10 Plan

75/15/10 Plan

Ask yourself 3 questions:

- > What is my giving goal?
- > What is my savings goals?
- > Who do I pay first?



B.Y.I.

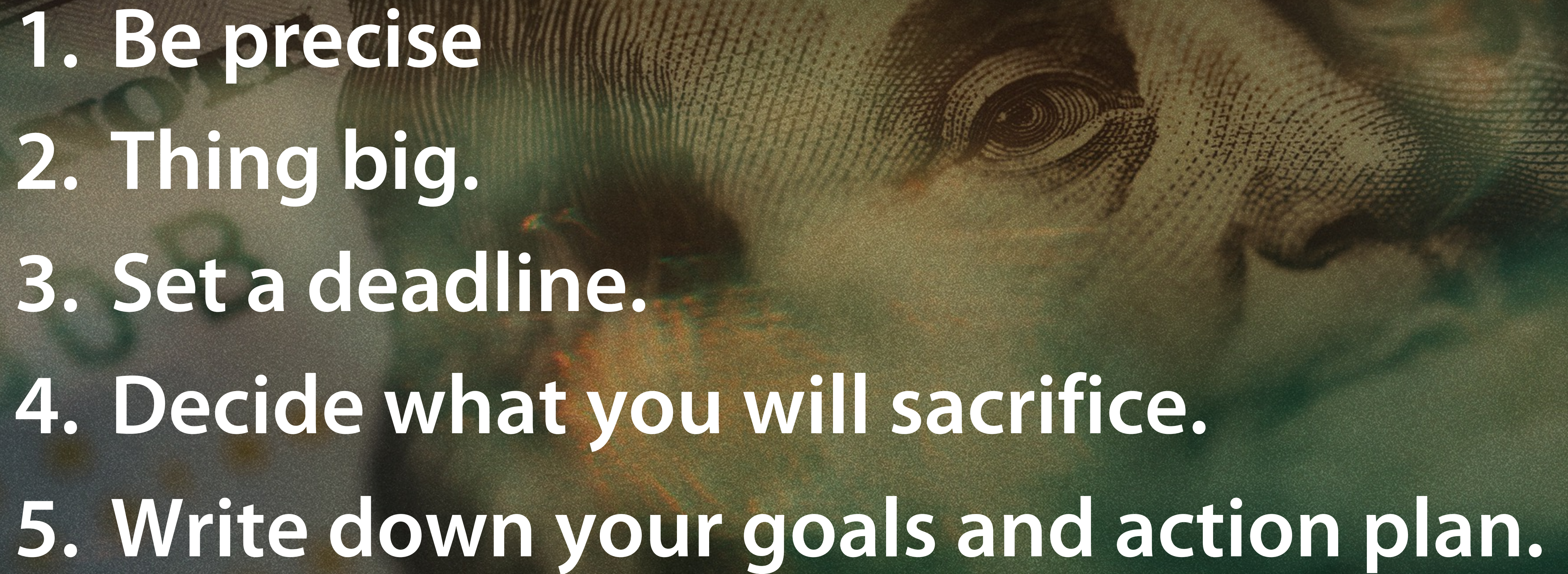


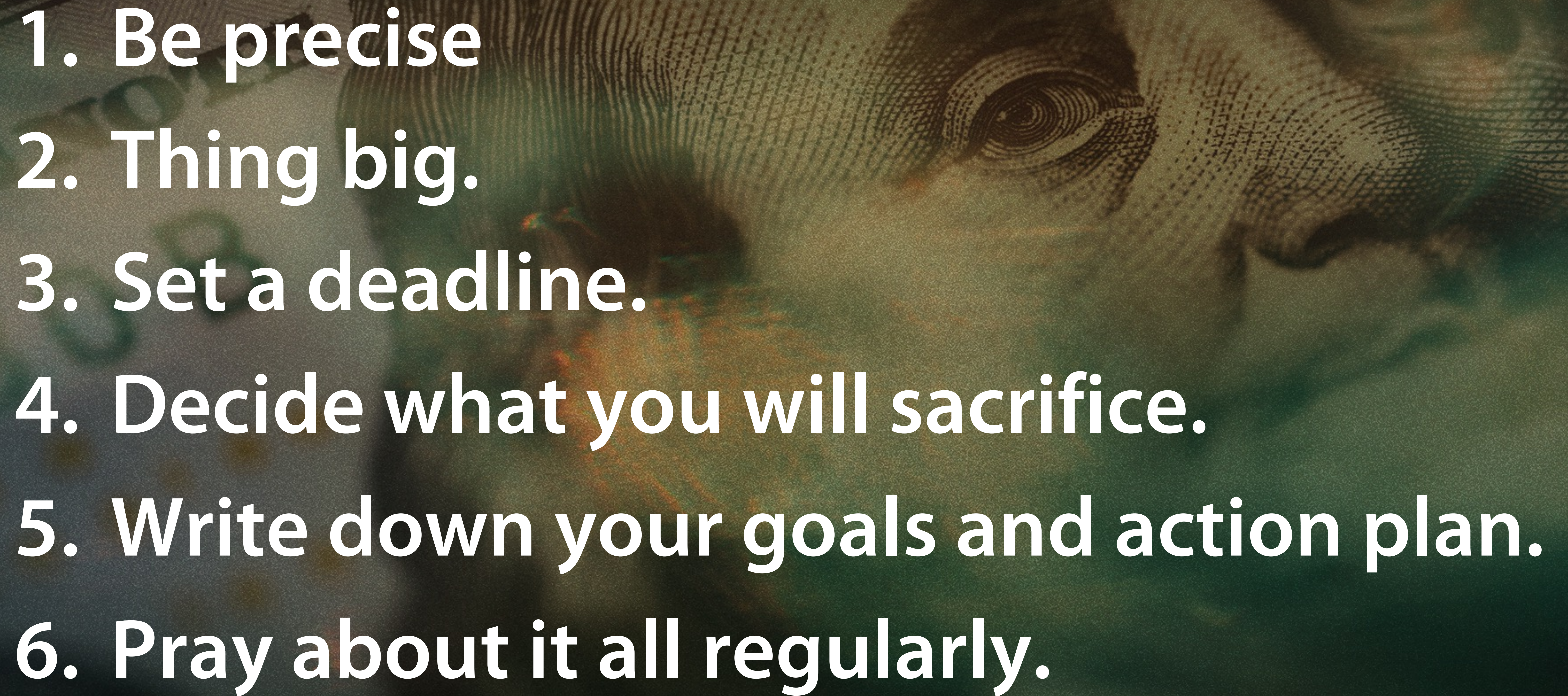
B.Y.I.


Box Yourself In



5 STEP METHOD FOR GOAL SETTING

- 
- 1. Be precise**
 - 2. Thing big.**
 - 3. Set a deadline.**
 - 4. Decide what you will sacrifice.**
 - 5. Write down your goals and action plan.**

- 
- 1. Be precise**
 - 2. Thing big.**
 - 3. Set a deadline.**
 - 4. Decide what you will sacrifice.**
 - 5. Write down your goals and action plan.**
 - 6. Pray about it all regularly.**



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EVALUATE

EMULATE

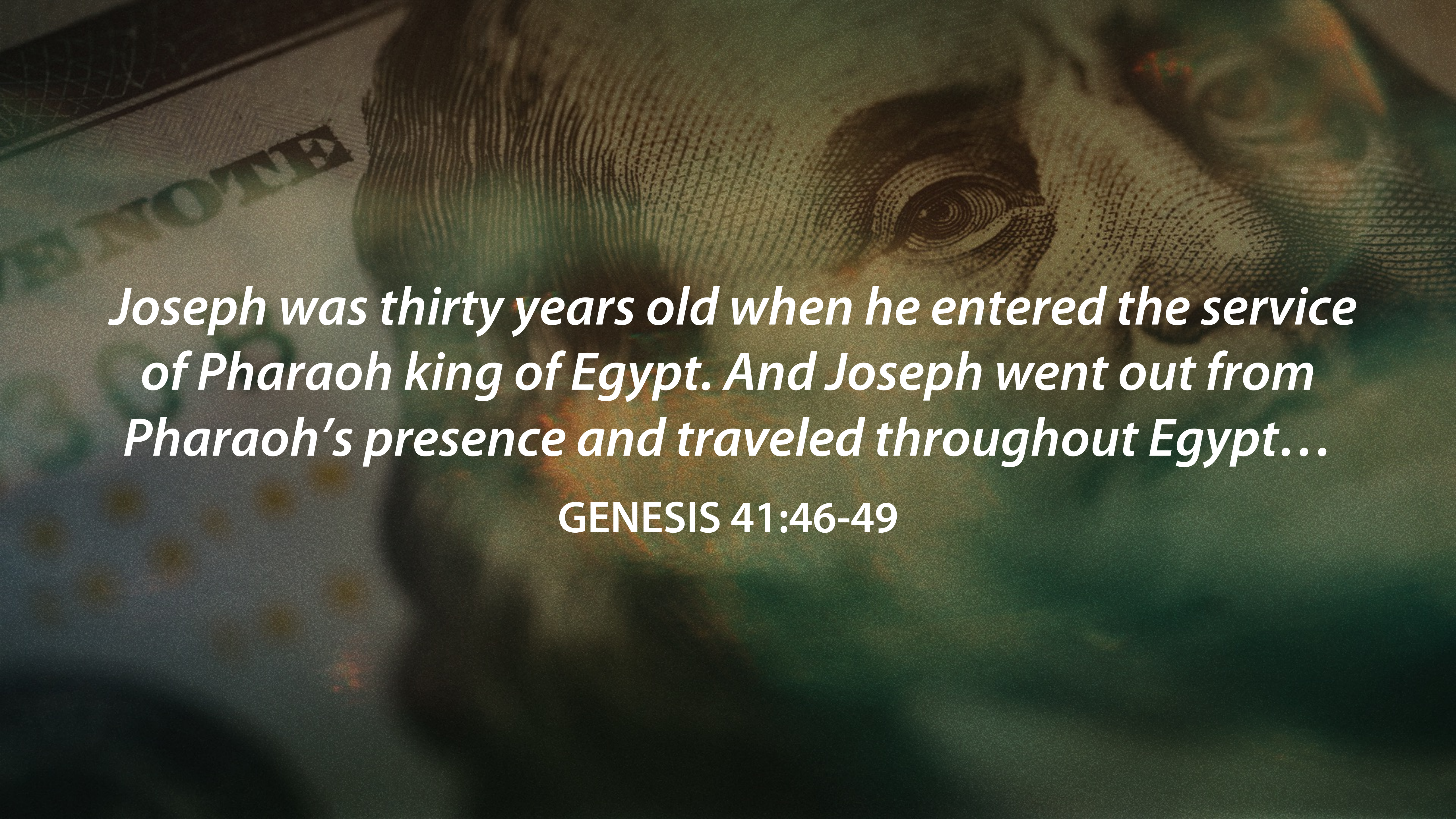
ELEVATE



6

HARD WORK:

Be industrious.



Joseph was thirty years old when he entered the service of Pharaoh king of Egypt. And Joseph went out from Pharaoh's presence and traveled throughout Egypt...

GENESIS 41:46-49



*And whatever you do, whether in word or deed, do it all
in the name of the Lord Jesus...*

COLOSSIANS 3:17

*Whatever you do, work at it with all your heart,
as working for the Lord, not for men.*

COLOSSIANS 3:23 (NIV84)



*Lazy hands make for poverty, but
diligent hands bring wealth.*

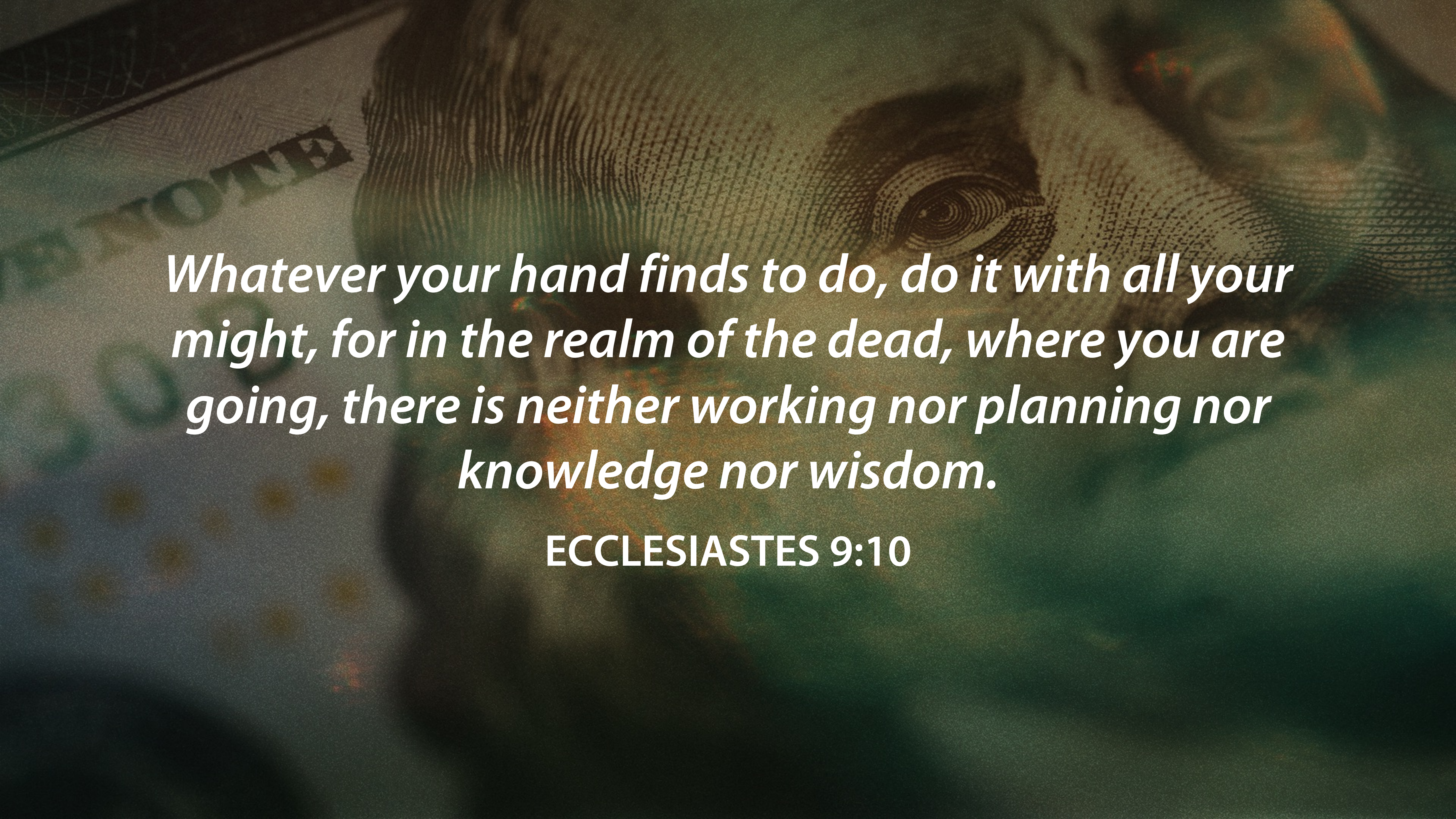
PROVERBS 10:4

*Make hay while the sun shines—that's smart; go
fishing during harvest—that's stupid.*

PROVERBS 10:5 (MSG)

*Lazy people want much but get little, but those
who work hard will prosper.*

PROVERBS 13:4




Whatever your hand finds to do, do it with all your might, for in the realm of the dead, where you are going, there is neither working nor planning nor knowledge nor wisdom.

ECCLESIASTES 9:10

A close-up, slightly blurred image of a US dollar bill, focusing on the intricate patterns and textures of the paper. The lighting is soft, highlighting the fine details of the currency. Overlaid on the image is a white text block containing a biblical quote and its reference.

Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity...

EPHESIANS 5:15-16



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EVALUATE

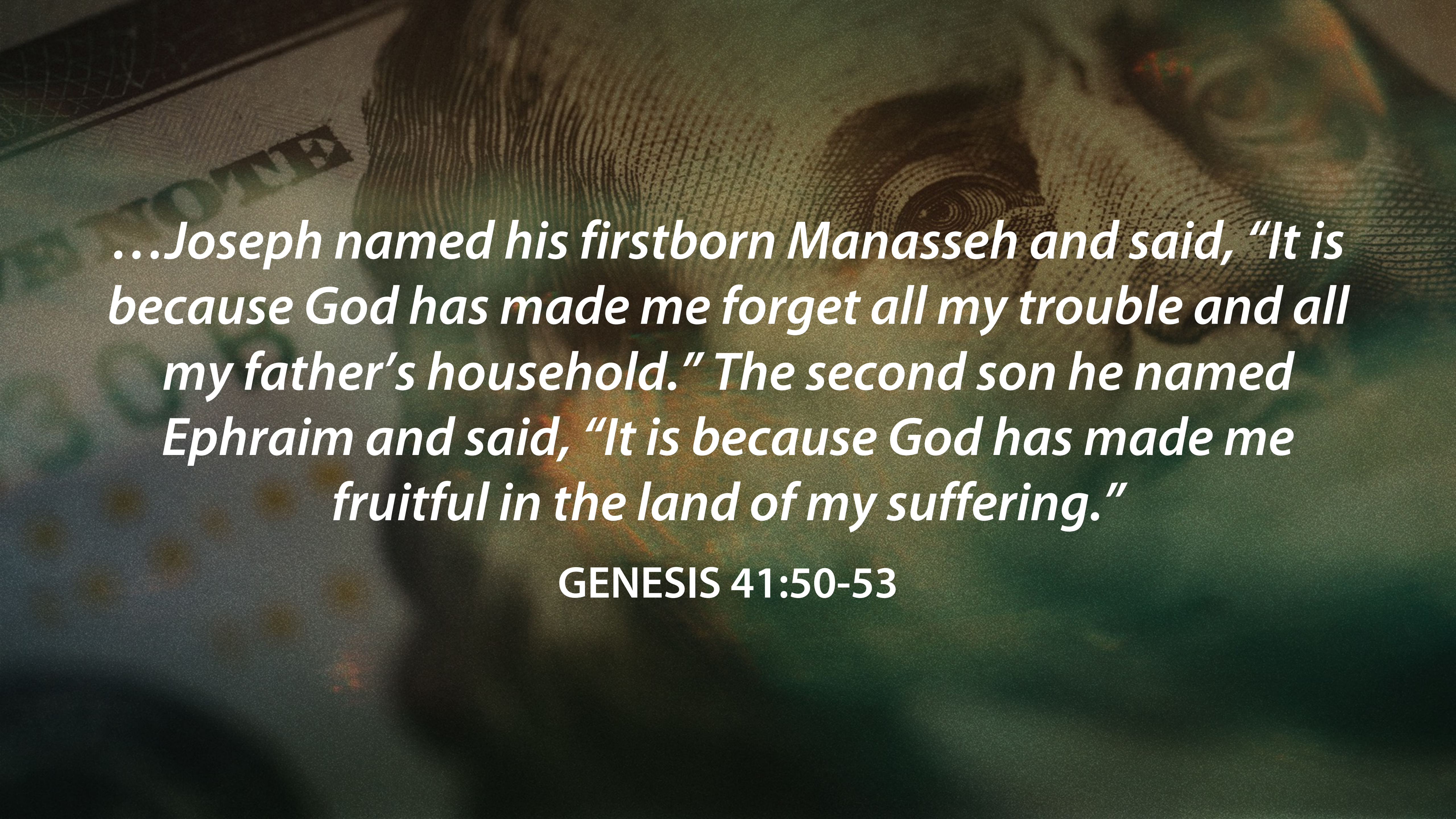
EMULATE

ELEVATE

7

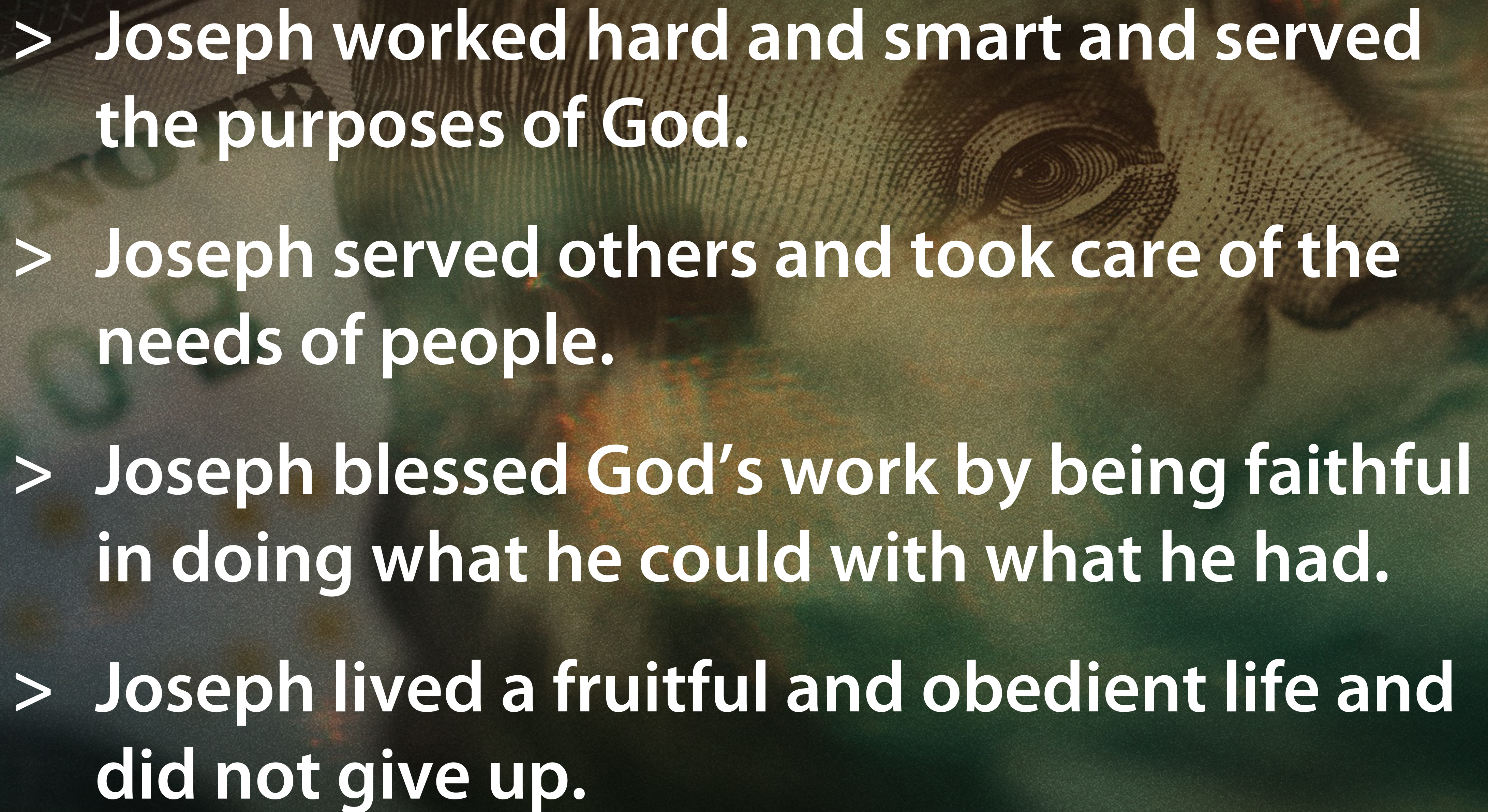
GIVING:

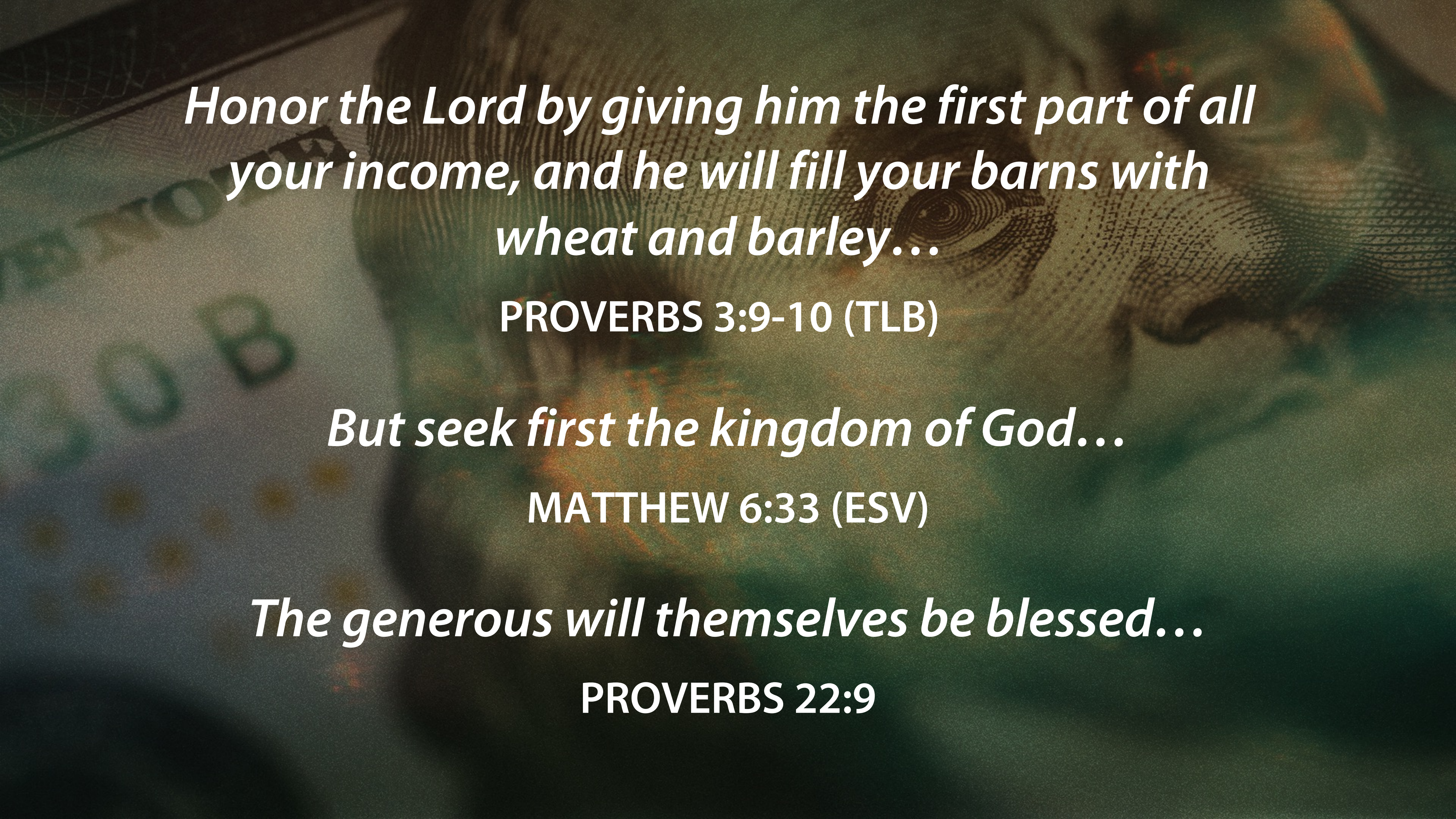
Honor God first.



...Joseph named his firstborn Manasseh and said, "It is because God has made me forget all my trouble and all my father's household." The second son he named Ephraim and said, "It is because God has made me fruitful in the land of my suffering."

GENESIS 41:50-53

- 
- > Joseph worked hard and smart and served the purposes of God.
 - > Joseph served others and took care of the needs of people.
 - > Joseph blessed God's work by being faithful in doing what he could with what he had.
 - > Joseph lived a fruitful and obedient life and did not give up.



*Honor the Lord by giving him the first part of all
your income, and he will fill your barns with
wheat and barley...*

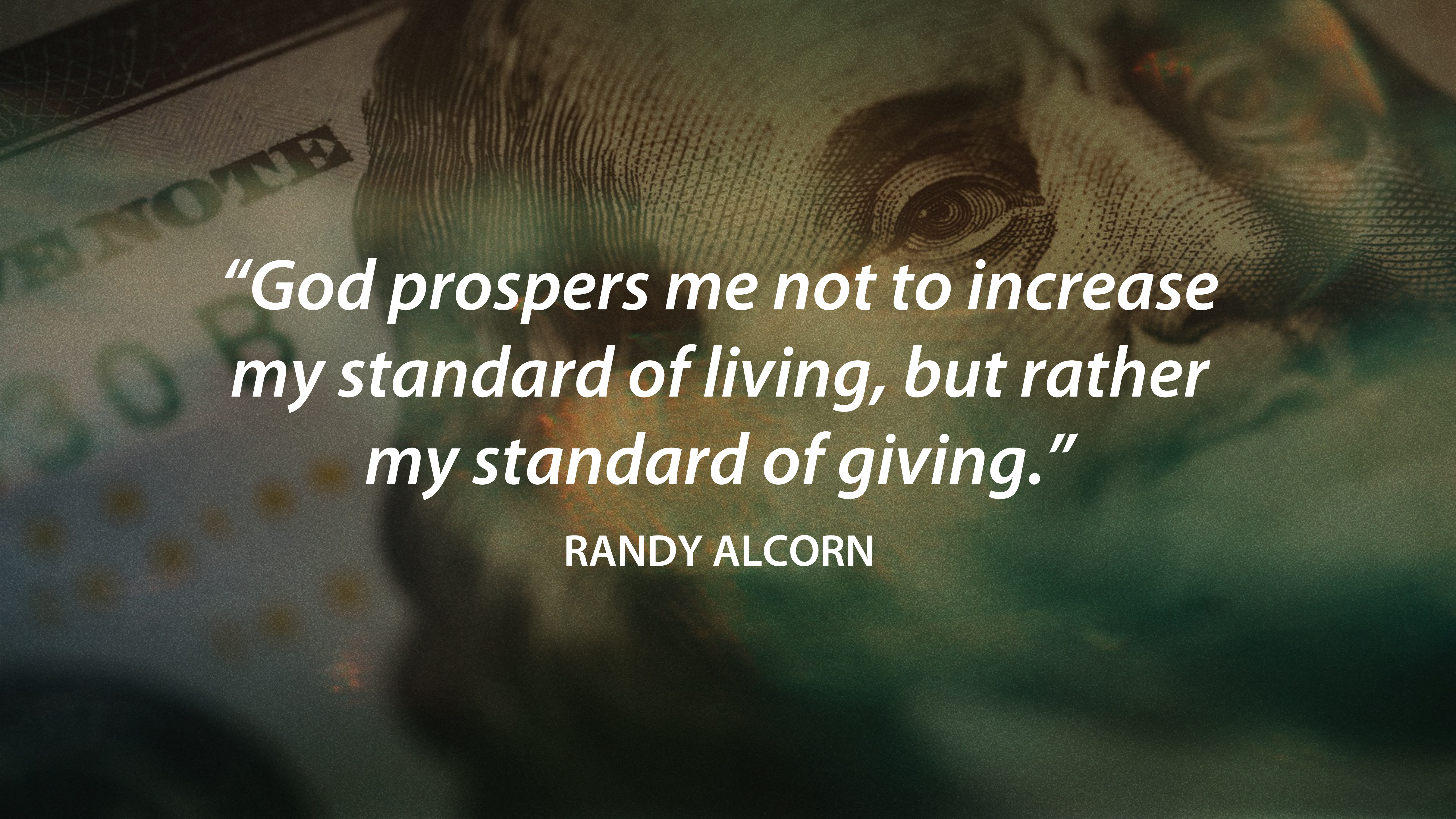
PROVERBS 3:9-10 (TLB)

But seek first the kingdom of God...

MATTHEW 6:33 (ESV)

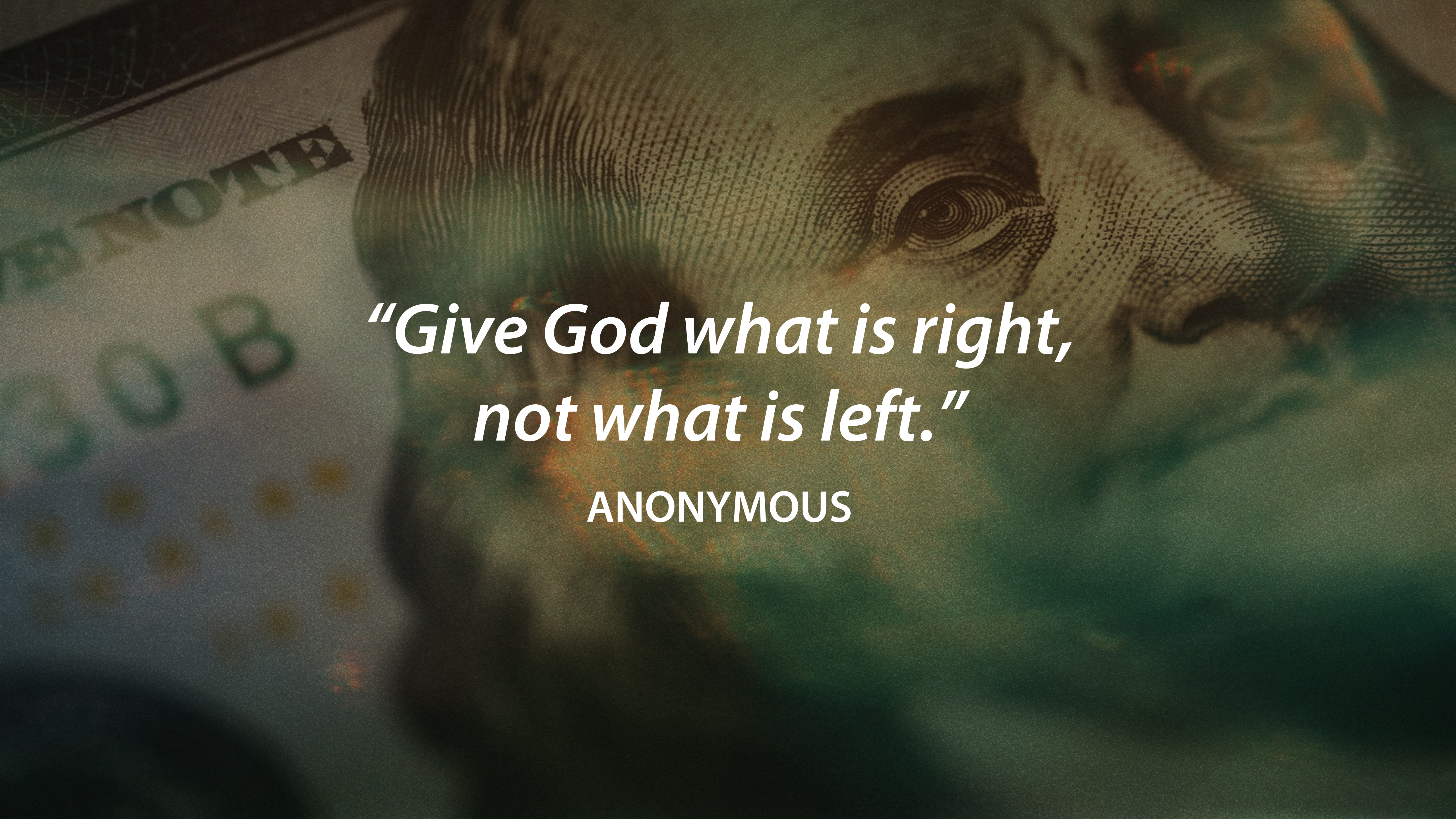
The generous will themselves be blessed...

PROVERBS 22:9



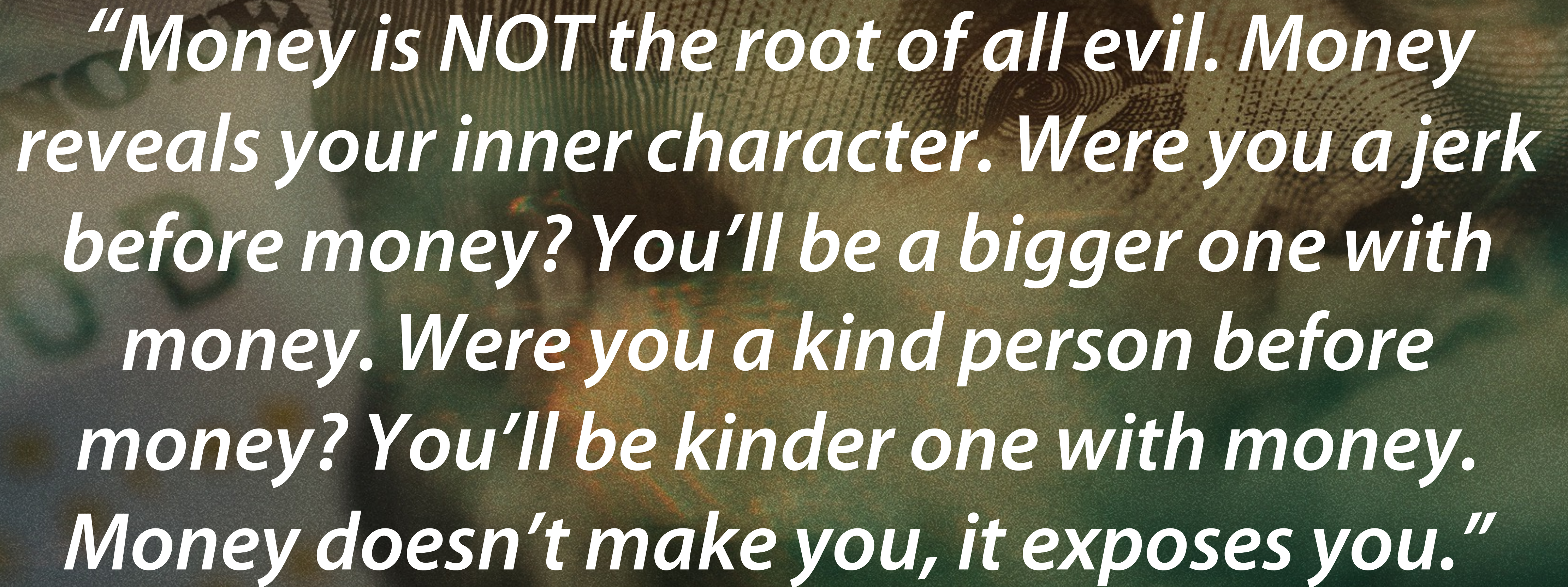
*“God prospers me not to increase
my standard of living, but rather
my standard of giving.”*

RANDY ALCORN



***“Give God what is right,
not what is left.”***

ANONYMOUS



“Money is NOT the root of all evil. Money reveals your inner character. Were you a jerk before money? You’ll be a bigger one with money. Were you a kind person before money? You’ll be kinder one with money. Money doesn’t make you, it exposes you.”

WARREN BUFFET



HOW DO WE GIVE?
8 HEART ATTITUDES

1. Generously

*...whoever sows generously will
also reap generously. 2 COR 9:6*

2. Cheerfully

*...God loves a cheerful giver.
2 COR 9:7*

3. Purposefully

*...decided in your heart...
2 COR 9:7*

4. Personally

*...each one of you...
1 COR 16:2*

5. Systematically *On the first day of every week...
set aside a sum... 1 COR 16:2*

6. Regularly *On the first day of every week...
1 COR 16:2*

7. Proportionately *...in keeping with your
income... 1 COR 16:2*

8. Sacrificially *...gave as much as they were able,
and even beyond... 2 COR 8:3*



self-indulgence

vs

self-denial

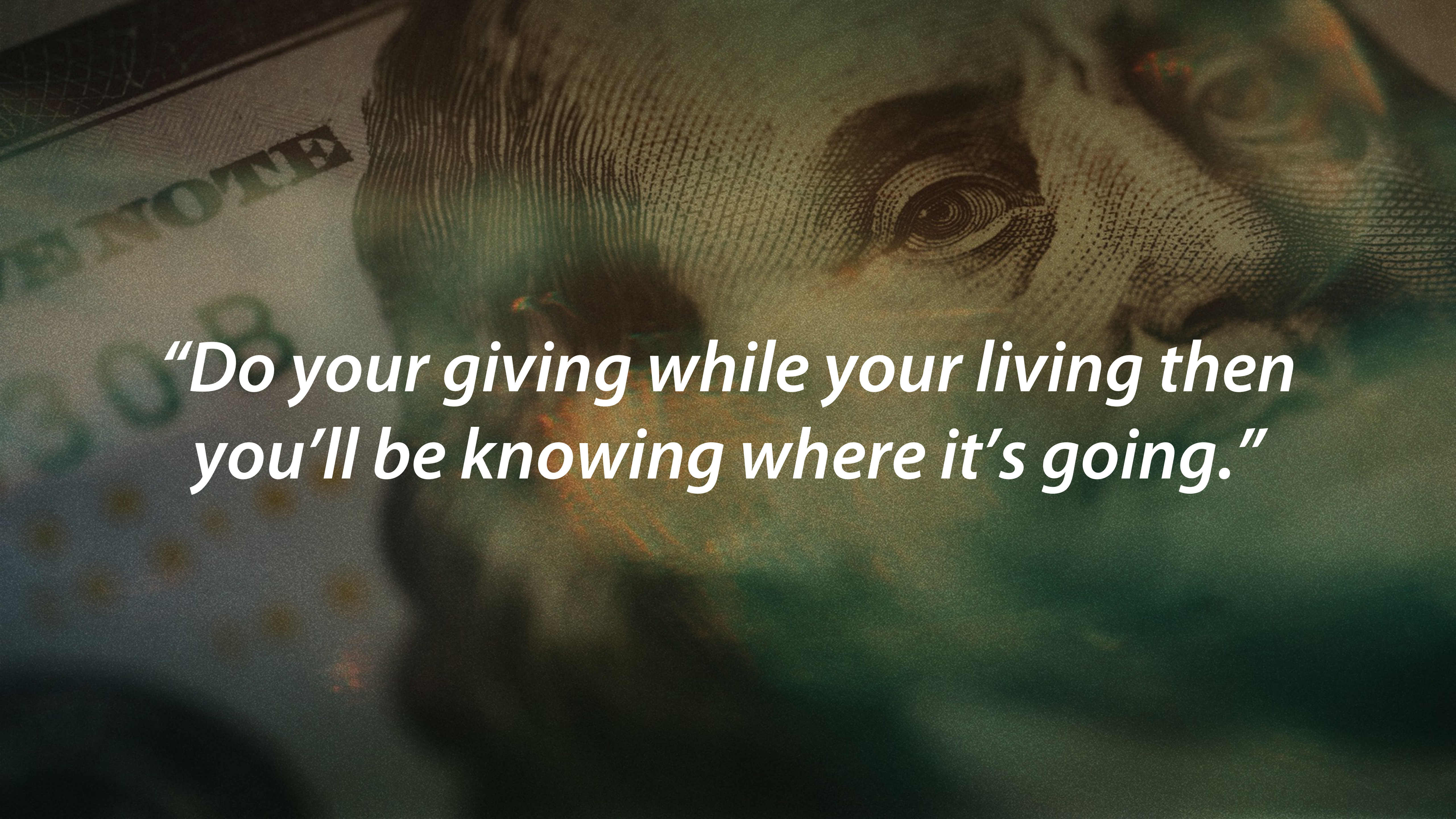


Tithe


MALACHI 3:10; MATTHEW 23:23

Offerings

2 CORINTHIANS 8:1-4



*“Do your giving while your living then
you’ll be knowing where it’s going.”*



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7 PRINCIPLES TO LIVE BY

PART 2

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?



