

**MANAGING MY MONEY**  
**SUMMER WISE – SUMMER NOT – Part 4**

**FIVE FOUNDATIONS FOR MY FINANCIAL FREEDOM**

**1. I KEEP GOOD RECORDS**

Proverbs 27:23 Know the state of your flocks, and put your heart into caring for your herds,

Proverbs 23:23 (LB) Get the facts at any price.

**2. I PLAN MY SPENDING**

Proverbs 21:5 Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Proverbs 21:20 The wise have wealth and luxury, but fools spend whatever they get.

**3. I SAVE FOR THE FUTURE**

Proverbs 21:20 (CEV) Be sensible and store up precious treasures—don't waste them like a fool.

Proverbs 13:11 Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

Proverbs 6:6, 8 Take a lesson from the ants... they labor hard all summer, gathering food for the winter.

**4. I ENJOY WHAT I ALREADY HAVE**

Proverbs 21:17 Those who love pleasure become poor; those who love wine and luxury will never be rich.

Hebrews 13:5 Don't love money; be satisfied with what you have.

## **5. I GIVE AT LEAST 10% BACK TO GOD**

Proverbs 3:9-10 Honor the Lord with your wealth and with the best part of everything you produce. 10Then he will fill your barns with grain, and your vats will overflow with good wine.

Matthew 6:33 Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.

Proverbs 10:16 The earnings of the godly enhance their lives, but evil people squander their money on sin.

Proverbs 22:9 (NIV) The generous will themselves be blessed,

1 Timothy 6:17 Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.

Matthew 5:6 (CEV) God blesses those people who want to obey him more than to eat or drink. They will be given what they want!

Luke 16:11 If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?