

**“A dollar may not go as far
as it used to, but what it
lacks in distance,
it makes up for in speed!”**

Money can...

- Be quickly lost—Prov. 23:4-5
- Increase stress—Ecc. 5:12
- Rob you of joy—Ecc. 5:13
- Make you deny God—Prov. 30:8-9

**How can I have a net gain
for life regardless
of my income and earnings?**

Rule #1: Honest Achievement

**Wealth gained by dishonesty
will be diminished, but he who
gathers by labor will increase.**

—PROVERBS 13:11 NKJV

• Dishonest Gains

**Food gained by fraud tastes sweet to a man,
but he ends up with a mouth full of gravel. —
PROVERBS 20:17 NIV**

**A greedy man brings trouble to his family,
but he who hates bribes will live.
—PROVERBS 15:27 NIV**

• Defaulted Loans

**The wicked borrow and do not repay, but the
righteous give generously. —PSALM 37:21 NIV**

**Do not be among those who give pledges,
among those who become sureties for debts. If
you have nothing with which to pay, why should
he take your bed from you? —PROV. 22:26-27**

• Dependence on Luck

He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. —PROV. 28:19 NIV

Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase. —PROV. 13:11 NKJV

• Dependence on Luck

Far better to be right and poor
than to be wrong and rich.

—PROVERBS 16:8 MSG

Rule #2: Wise Management

In the house of the wise are
stores of choice food and oil,
but a foolish man devours
all he has. —PROVERBS 21:20 NIV

“Live beneath your means.”

Rule #2: Wise Management

As goods increase, so do those
who consume them.

—ECCLESIASTES 5:11a NIV

Rule #2: Wise Management

The plans of the diligent lead
surely to plenty, but those of
everyone who is hasty, surely leads
to poverty. —PROVERBS 21:5 NKJV

“Debt destruction is a much more common course of action than debt reduction.”

Rule #3: Consistent Investment

The plans of the diligent lead to profit as surely as haste leads to poverty.

—PROVERBS 21:5 NIV

John Rockefeller called compounded interest “...the eighth wonder of the world.”

“We always over estimate what we can do in a year, but underestimate what we can do in ten years.”

Rule #4: Cultivate Contentment

Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

—PROVERBS 23:4-5

Contentment in life has little to do with earnings, prosperity or possessions; it has to do with knowing God and living for Him.

Isaiah 55:1-2

Come, all you who are thirsty, come to the waters; and you who have no money, come, buy and eat! Come, buy wine and milk without money and without cost. Why spend money on what is not bread, and your labor on what does not satisfy? Listen, listen to me, and eat what is good, and your soul will delight in the richest of fare.

—ISAIAH 55:1-2 NIV

God, I beg two favors from You before I die. First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny You and say, "Who is the LORD?" And if I am too poor, I may steal and thus insult God's holy name. —PROV. 30:8-9 NLT

Rule #5: Practice Consignment

He who has pity on the poor lends to the LORD, and He will pay back what he has given.

—PROVERBS 19:17 NKJV

CONSIGN

“...to give, send over, or transfer into the possession of another... to deliver to another for permanent preservation.”

—1828 NOAH WEBSTER DICTIONARY

- William Colgate
- H.P. Crowell
- William Procter
- R. G. Laterneau
- Wallace Johnson
- Robert Welch
- J.D. Rockefeller, Sr.
- J.C. Penney

J.L. Kraft

**The world of the generous gets
larger and larger;
the world of the stingy gets
smaller and smaller.**

—PROVERBS 11:24 MSG