



# 7 Steps to Financial Planning, Stewardship, and Freedom

## 1. God owns it all, so transfer ownership.

- The money and resources you have and are given are not yours.
- Ps 24:1
- Ps 8:6

## 2. Make a budget, a written plan for your money.

- Practice saving
- Prov. 21:20

## 3. Think before you buy

- avoid snap decisions and indulgences
- Determine want, desire, need, and necessity
- Prov. 24:3 – Be wise.

## 4. Accept and live within God's provision

- and the provision given to you by SMN
- Phil 4:11-13, 19
- 1 Thess 5:18

## 5. Don't take on debt

- Limit or eliminate credit spending
- Prov. 22:7

## 6. Be generous (even sacrificially) in giving to others and to missions.

- Luke 6:38
- 2 Cor. 8:1-5

## 7. Seek to honor God in all your decisions and actions, especially with finances.

- 1 Sam 2:30

