

# christian personal finance

The Christian Personal Finance Journey: Stewardship, Scripture, and Sound Strategy

**christian personal finance** is more than just managing money; it is a profound spiritual discipline rooted in biblical principles of stewardship, generosity, and diligence. This approach to financial management integrates faith with practical wisdom, guiding individuals toward responsible handling of God's resources. Understanding how to align financial decisions with Christian values can lead to greater peace, reduced stress, and a stronger ability to serve others and advance the Kingdom. This comprehensive guide will explore the core tenets of Christian personal finance, from biblical foundations to actionable strategies for budgeting, saving, investing, and giving, empowering you to build a financially healthy life that honors God.

## Table of Contents

Biblical Foundations of Christian Personal Finance

Developing a God-Honoring Budget

The Importance of Saving and Emergency Funds

Wise Investing Through a Christian Lens

Generosity: The Heartbeat of Christian Financial Stewardship

Debt Management and Financial Freedom

Financial Planning for Future Generations

Building a Legacy of Faith and Financial Responsibility

## Biblical Foundations of Christian Personal Finance

At its core, Christian personal finance is founded on the belief that all we possess belongs to God, and we are merely stewards of His provisions. This foundational understanding shifts the perspective from ownership to accountability. The Bible consistently addresses themes of wealth, poverty, debt, generosity, and diligence, providing a rich tapestry of wisdom for financial living. Recognizing God as the ultimate owner encourages humility and gratitude in managing earthly possessions.

Scripture teaches that contentment is found not in accumulation but in faith and reliance on God. Verses like Philippians 4:11-13 emphasize that true satisfaction comes from Christ, not from material wealth. This biblical worldview counters the prevailing cultural narrative that equates financial success with personal worth. Therefore, Christian financial stewardship is about aligning our financial practices with God's principles, seeking His guidance in every decision, from daily spending to long-term investments.

# God's Ownership and Our Stewardship

The concept of God's ownership is paramount. Psalm 24:1 states, "The earth is the Lord's, and everything in it, the world, and all who live in it." This verse underscores that our financial resources are gifts entrusted to us by God. Our role is to manage these resources faithfully, wisely, and for His glory. This perspective fosters a sense of responsibility and discourages greed or covetousness. We are called to be faithful stewards, managing what we have been given according to His will and purpose.

## Key Biblical Principles for Financial Management

Several biblical principles form the bedrock of Christian personal finance:

- **Diligence and Hard Work:** Proverbs repeatedly extols the virtues of hard work and condemns laziness. "Go to the ant, you sluggard; consider its ways and be wise!" (Proverbs 6:6). This principle encourages responsible effort in earning income.
- **Wisdom and Planning:** Financial prudence requires forethought and planning. Luke 14:28 famously asks, "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough to complete it?" This highlights the importance of budgeting and strategic financial planning.
- **Contentment and Generosity:** The Bible encourages contentment with what we have and a spirit of generous giving. 1 Timothy 6:10 warns that "the love of money is a root of all kinds of evil." Conversely, Proverbs 11:25 states, "A generous person will prosper; whoever refreshes others will be refreshed."
- **Honesty and Integrity:** Ethical financial dealings are crucial. Proverbs 11:1 states, "False scales are an abomination to the Lord, but a just weight is His delight." This extends to all financial transactions, ensuring fairness and truthfulness.

## Developing a God-Honoring Budget

A budget is not a tool of restriction but a roadmap for responsible financial stewardship. For Christians, a budget is an intentional plan that reflects their values and priorities, ensuring that resources are allocated in ways that honor God and support their God-given purposes. It involves tracking income and expenses, setting financial goals, and making conscious decisions about where money is spent.

Creating a budget begins with understanding your income and then meticulously tracking your expenses. This process reveals spending patterns and identifies

areas where adjustments can be made to align with biblical principles of frugality and generosity. A well-structured budget provides clarity, control, and peace of mind, reducing the likelihood of impulse spending and financial missteps.

## **Understanding Your Income and Expenses**

The first step in developing a budget is to accurately determine your net income – the amount you receive after taxes and other deductions. Once income is established, diligent tracking of expenses is crucial. This involves categorizing every dollar spent over a period, typically a month. Common categories include housing, transportation, food, utilities, debt payments, insurance, personal care, entertainment, and giving.

## **Setting Financial Goals Aligned with Faith**

A God-honoring budget includes financial goals that reflect Christian values. These might include:

- Saving for a down payment on a home to provide a stable environment.
- Building an emergency fund to weather unexpected financial storms without resorting to debt.
- Allocating funds for charitable giving to support ministries and those in need.
- Saving for children's education to equip them for future service.
- Planning for retirement to ensure self-sufficiency and continued ability to support others.

Each goal should be evaluated through the lens of stewardship: Does this goal honor God? Does it align with biblical priorities? Is it achievable through diligent effort and wise planning?

## **Implementing and Adjusting Your Budget**

Once a budget is created, consistent implementation is key. This involves reviewing spending regularly, comparing it to the budget, and making necessary adjustments. Life circumstances change, and a budget should be flexible enough to adapt while remaining true to its core principles. Regular check-ins, perhaps weekly or bi-weekly, can help identify potential overspending early and allow for course correction.

# **The Importance of Saving and Emergency Funds**

Saving is a cornerstone of prudent financial management and a biblical imperative. It reflects foresight and responsibility, allowing individuals to prepare for future needs and unexpected events. In Christian personal finance, saving is not about hoarding wealth but about securing God's provision for ourselves and our families, enabling greater generosity and stability.

An emergency fund is a critical component of a robust savings strategy. It acts as a buffer against unforeseen circumstances such as job loss, medical emergencies, or unexpected home repairs. Having an emergency fund eliminates the need to go into debt when crises arise, preserving financial peace and honoring God's call to avoid unnecessary burdens.

## **Building a Safety Net: The Emergency Fund**

An emergency fund is typically defined as 3-6 months of essential living expenses saved in an easily accessible, liquid account, such as a high-yield savings account. This fund provides a crucial safety net, preventing a minor setback from becoming a major financial crisis. It allows individuals to maintain their financial stability and continue meeting their obligations without compromising their faith or ethical principles.

## **Saving for Long-Term Goals**

Beyond emergency savings, Christian personal finance encourages saving for significant future goals. These could include saving for a down payment on a home, funding children's education, or planning for retirement. Each of these goals requires disciplined saving over time. The principle of sowing and reaping is applicable here: diligent saving today yields fruit for tomorrow, enabling greater future provision and opportunities for service.

## **Biblical Perspective on Saving**

While the Bible doesn't provide specific percentages for saving, it emphasizes wisdom and preparation. Proverbs 21:20 states, "The wise store up choice food and olive oil, but fools gulp theirs down." This proverb highlights the value of foresight and prudent resource management. Saving allows believers to be better prepared to handle life's uncertainties and to seize opportunities to bless others.

## **Wise Investing Through a Christian Lens**

Investing is a natural extension of faithful stewardship, allowing God's resources to grow and multiply over time. For Christians, wise investing

involves not only seeking financial returns but also ensuring that investments align with biblical values and ethical standards. This means avoiding industries or companies that engage in practices contrary to Christian principles.

The goal of investing from a Christian perspective is to be a good steward of God's resources, preparing for the future, and potentially increasing the capacity to give. It's about using God's blessings to bless others and to further His kingdom. This approach requires diligence, research, and often, seeking wise counsel.

## **Ethical Investing and Socially Responsible Investing (SRI)**

Ethical investing, often referred to as Socially Responsible Investing (SRI), involves choosing investments that reflect one's moral and ethical convictions. For Christians, this typically means divesting from or avoiding companies involved in:

- Abortion or embryonic stem cell research.
- Gambling.
- Pornography.
- Tobacco.
- Alcohol production or distribution.
- Weapons manufacturing.
- Other industries that are seen as harmful or immoral.

Instead, many Christians seek out companies that demonstrate positive social impact, environmental stewardship, and ethical business practices.

## **Long-Term Growth and Compounding**

The principle of compounding is a powerful tool for wealth creation, allowing investments to grow exponentially over time. As earnings from an investment are reinvested, they generate further earnings, creating a snowball effect. Understanding and leveraging compounding is crucial for achieving long-term financial goals. From a biblical perspective, this growth can be seen as God's blessing on diligent and wise management of His resources.

## Seeking Wise Financial Counsel

Navigating the world of investments can be complex. Seeking counsel from financial advisors who understand and respect Christian values can be invaluable. These professionals can help develop investment strategies that align with personal goals, risk tolerance, and ethical considerations, ensuring that financial decisions are both sound and spiritually aligned.

## Generosity: The Heartbeat of Christian Financial Stewardship

Generosity is not merely an optional add-on to Christian personal finance; it is a central pillar, reflecting the heart of God and the teachings of Jesus. The Bible is replete with calls to give cheerfully and sacrificially, recognizing that everything we have is ultimately a gift from God to be shared.

Practicing generosity involves intentional giving, whether through tithes to the church, offerings to ministries, or direct support to individuals in need. It's about cultivating a heart that is open-handed, understanding that true wealth lies not in accumulation but in the impact we have on others and in our obedience to God's commands. Generosity is a spiritual discipline that builds faith, fosters contentment, and brings glory to God.

## The Principle of Tithing

Tithing, the practice of giving ten percent of one's income, is a foundational concept in many Christian traditions, rooted in Old Testament law and affirmed in the New Testament. It acknowledges God's sovereignty over our finances and demonstrates a commitment to His kingdom. While the application of tithing can vary among denominations, the principle of prioritizing God's work and needs with a portion of our income remains a core tenet.

## Giving Beyond the Tithe

Beyond the tithe, Christians are encouraged to give generously and cheerfully as the Lord has blessed them. This can include:

- Special offerings for specific needs or ministries.
- Supporting missionaries and evangelistic efforts.
- Directly helping those who are less fortunate.
- Investing in community projects that align with biblical values.

The measure of our giving should be determined by our love for God and our neighbor, rather than by obligation or guilt.

## **The Blessings of Generosity**

The Bible assures believers that generosity is met with divine favor. Luke 6:38 famously states, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured back to you." This principle highlights the spiritual and, often, material rewards of a generous spirit. Generosity cultivates gratitude, strengthens faith, and expands our capacity to be a blessing.

## **Debt Management and Financial Freedom**

Debt can be a significant burden, hindering financial progress and creating undue stress. While some debt may be necessary for strategic investments like a mortgage, much consumer debt is best avoided. Christian personal finance principles strongly advocate for living within one's means and minimizing or eliminating debt wherever possible.

Financial freedom, from a biblical perspective, is not necessarily about being rich, but about being free from the bondage of debt and having sufficient resources to live comfortably, meet obligations, and give generously. It's about having control over one's finances, rather than being controlled by them, allowing for greater peace and the ability to focus on spiritual and personal growth.

## **Understanding Different Types of Debt**

It's important to differentiate between types of debt. While a mortgage for a home might be considered good debt, high-interest credit card debt, personal loans for depreciating assets, or excessive student loan debt can be detrimental. Understanding the terms, interest rates, and repayment schedules of any debt is crucial for effective management.

## **Strategies for Debt Reduction**

Several proven strategies can help individuals become debt-free:

- **The Debt Snowball Method:** Prioritize paying off the smallest debts first, regardless of interest rate, while making minimum payments on others. The psychological win of eliminating small debts can provide motivation.
- **The Debt Avalanche Method:** Prioritize paying off debts with the highest

interest rates first, while making minimum payments on others. This method saves the most money on interest in the long run.

- **Negotiating with Creditors:** In difficult situations, creditors may be willing to work out a repayment plan or reduce interest rates.
- **Increasing Income and Decreasing Expenses:** Finding ways to earn more money and cut back on non-essential spending can accelerate debt repayment.

Prayer and seeking God's wisdom are vital throughout the debt reduction process.

## **Living a Debt-Free Life**

The pursuit of a debt-free life is a common goal for those seeking financial freedom. It allows for greater flexibility in financial decisions, increased capacity for generosity, and reduced stress. Living without the weight of debt aligns with biblical admonitions like Proverbs 22:7, "the rich rule over the poor, and the borrower is slave to the lender."

## **Financial Planning for Future Generations**

As stewards of God's resources, Christians are called to think beyond their own immediate needs and consider the financial well-being of future generations. This involves not only providing for one's children and grandchildren but also instilling in them wise financial principles and a strong understanding of biblical stewardship.

Effective financial planning for the future encompasses saving for education, creating estate plans, and considering the long-term financial legacy that will be left behind. It is an act of love and responsibility, ensuring that loved ones are equipped to manage their own resources wisely and to continue the cycle of faithful stewardship.

## **Estate Planning and Wills**

Estate planning is a critical aspect of preparing for the future. It ensures that assets are distributed according to one's wishes after their passing. A will is a legal document that outlines how property and assets will be divided, who will care for minor children, and other important matters. For Christians, estate planning also provides an opportunity to ensure that charitable giving continues beyond their lifetime.



## **Saving for Children's Education**

Investing in the education of children is a significant long-term financial goal. Whether for secular or Christian institutions, saving early and consistently is crucial. Utilizing tax-advantaged savings plans, such as 529 plans, can help maximize growth. The ultimate goal is to equip the next generation with the knowledge and skills they need to thrive and serve God effectively.

## **Instilling Financial Values in the Next Generation**

Perhaps the most valuable financial legacy one can leave is the wisdom and practice of biblical stewardship. This involves teaching children about:

- The importance of work and diligence.
- The principles of budgeting and saving.
- The joy and responsibility of giving.
- The dangers of debt and consumerism.
- The biblical perspective on money and contentment.

By modeling responsible financial behavior and openly discussing financial matters, parents can empower their children to build a strong financial foundation rooted in faith.

## **Building a Legacy of Faith and Financial Responsibility**

The ultimate aim of Christian personal finance is to build a life that honors God not only in the present but also in the future, leaving a lasting legacy of faith and financial responsibility. This legacy extends beyond monetary wealth; it encompasses the values, principles, and lessons passed down to the next generation.

A strong financial legacy is one where resources are managed wisely, generously, and ethically, reflecting a deep trust in God's provision. It is a life where financial decisions are consistently aligned with biblical truth, enabling greater impact for the Kingdom and providing a model for others to follow. By diligently applying biblical principles to every aspect of financial life, individuals can achieve a profound sense of purpose and fulfillment.

## **Stewarding Wealth for Kingdom Impact**

True stewardship involves using financial resources not just for personal comfort but also to advance God's kingdom and to meet the needs of others. This might include supporting missions, funding Christian education, investing in ministries that serve the poor, or employing ethical business practices that demonstrate Christ's love. The impact of our wealth can extend far beyond our own lifetimes, creating ripples of positive change.

## **The Importance of Financial Mentorship**

Mentoring others in Christian personal finance can be a powerful way to build a legacy. Sharing one's experiences, wisdom, and biblical insights with younger generations or those who are struggling can have a profound impact. This discipleship process not only helps others develop sound financial habits but also reinforces one's own commitment to biblical principles.

## **A Life of Contentment and Generosity**

Ultimately, a life marked by strong Christian personal finance is one characterized by contentment and generosity. It is a life where financial peace is found not in the abundance of possessions but in the faithfulness of God and in the joy of giving. By consistently applying biblical principles, individuals can cultivate a rich and fulfilling financial life that glorifies God and blesses others, leaving behind a legacy that truly matters.

## **Frequently Asked Questions about Christian Personal Finance**

### **Q: What is the biblical perspective on debt, and should Christians avoid all debt?**

A: The Bible generally views debt negatively, with Proverbs 22:7 stating, "the borrower is slave to the lender." While it doesn't explicitly forbid all debt, it strongly advocates for avoiding unnecessary debt, especially high-interest consumer debt. Mortgages or loans for productive assets may be considered, provided they are managed wisely and within one's capacity to repay, with a goal of becoming debt-free.

### **Q: How does tithing fit into a Christian's budget, and what percentage should be given?**

A: Tithing, typically considered 10% of one's income, is a biblical principle

of returning a portion of God's provision to Him, often through the local church. Many Christians view it as a foundation for their giving, demonstrating trust and prioritizing God's work. While the specific application can vary, the principle of dedicated, generous giving is central to Christian personal finance.

### **Q: Is it biblical to invest money, or is it better to keep it simple and live solely off earnings?**

A: Investing is seen as a form of wise stewardship in Christian personal finance. The Bible encourages diligence and foresight, and investing allows God's resources to grow and multiply over time, potentially increasing one's capacity to give and to provide for their family. However, investments should align with biblical ethics, avoiding industries that are considered immoral or harmful.

### **Q: What are some common financial mistakes that Christians make, and how can they be avoided?**

A: Common mistakes include living beyond one's means, accumulating excessive consumer debt, neglecting to save for emergencies, failing to plan for the future, and not practicing consistent generosity. Avoiding these requires disciplined budgeting, prioritizing needs over wants, consistent saving, and seeking God's wisdom and guidance in all financial decisions.

### **Q: How can I teach my children about Christian personal finance in a practical way?**

A: Practical teaching involves involving children in family budgeting discussions (age-appropriately), giving them an allowance to manage, encouraging saving for specific goals, and demonstrating consistent generosity. Discussing biblical principles related to money, such as contentment, diligence, and stewardship, from an early age will lay a strong foundation.

### **Q: What does it mean to have financial contentment from a Christian perspective?**

A: Financial contentment, from a Christian perspective, means finding satisfaction and peace in God's provision, regardless of one's financial circumstances. It involves trusting God, recognizing that true wealth is spiritual rather than material, and avoiding covetousness or comparison with others. It's about appreciating what one has and using it wisely for God's glory.

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**christian personal finance: Right on the Money** Kelvin Worthington, 2009 Personal finances can be an area of people's lives that, if not handled well, can cause much stress and hardship to individuals and their families. It is an area that it is easy to get wrong and can be very daunting and complex. Christians are not exempt from these issues. As Christians, we fail to please God if we are less than a faithful steward of all that he has entrusted to us. This includes our dealings with money and finance. If we, as Christians, are to set an example to the world, and be salt and light in our secular society, we need to demonstrate good stewardship and behaviours in every area of our life - including the way in which we handle our personal finances. As Jesus says If then you have not been faithful in handling worldly wealth, how can you be trusted with true wealth (Luke 16:11). This, therefore, is a book about personal finances that is practical rather than academic - a book that ordinary Christians can read and understand and that unravels some of the 'mystique' concerned in this area. It also shows how the Bible provides us with practical teaching and guidance. This book will help Christians (and others) with some general guidance and principles that, if followed, will help you keep your personal finances under control. It will also help Christians understand their special responsibilities in the area of personal finances and what Holy Scripture has to say and teach us - for how we handle and deal with our personal finances is a major part of the day-to-day practical outliving of our faith. To that end this book deals with subjects such as budgeting, debt, retirement planning, investing, tithing, shares, gambling, life insurance, what to do with material blessings and being responsible with money.

**christian personal finance: The Financial Machine** Hobart Lee, 2021-09-10 Much of finance is shrouded in a web of complicated theories, mathematics, and jargon. In equal measure, much of Christian financial theology is cloaked in inaccessible abstraction. Yet, the Christian needs both to navigate the financial complexities of life. The Financial Machine presents one integrated system, built upon the firm foundation of God's Word, that will guide you in stewarding your finances. It will: Challenge misguided beliefs that shackle you to financial mediocrity; Reveal two fundamental principles that will transform the way you handle money; Present a simple set of blueprints you can follow in constructing your financial machine; Show you a stable and efficient path to financial freedom. You can also visit the-financial-machine.com for more information.

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**christian personal finance: Understanding the Link Between Money and Spirituality** Cryford Mumba, 2019-10-18 This is a religious book prepared specially for Christians so as to appreciate the relationship between money and spirituality. It is a personal finance book covering all the tenets of managing money God has blessed you in a godly money. The overriding aim is to help someone not

to worship money but the True and Living God. The book will immensely help you to master money as designed by God. As you read this book open your heart to the leading of the Lord God so that at the end of it all His name will be honored and glorified. About two-thirds of Jesus' parables deal with money or material possessions. Over 2300 biblical passages refer to money or material possessions. There are only about 500 on prayer, and less than 500 on the subject of faith. Surely, if God gives it this much emphasis, we need to take the subject seriously. Finances are a spiritual battleground. Money is the god of the world. It is everywhere worshipped. The love of money is the controlling factor in most lives. Money is deceitful. It is a lying lord, whom the world serves. You cannot serve God and money, for money is the image of a rival god. We need to be wise about money. Yes use money; do not avoid it, do not evade it and do not pretend it is beneath you. That is unspiritual. On the other hand, do not make it your god. My primary aim being to offer you, dear readers, new ideas, new ways of looking at the subject of money. This book will not teach you any specific formula. Instead it will teach you how to learn and what to learn.

**christian personal finance: Using Your Money Wisely** Larry Burkett, 1990-06-12 Nearly 80 percent of all divorced couples between the ages of 20 and 30 list financial difficulties as the primary cause of their separation. Even some of the most dedicated Christians are facing the perils of bankruptcy and overextended credit. We are seeing just some of the effects of living in a materialistic society. Larry Burkett, renowned for his Christian Financial Concepts ministry, dedicated himself to helping people understand what the Scripture says about finances. Through a series of outstanding articles taken from CFC newsletters, *Using Your Money Wisely* clearly demonstrates God's principles for prudent money management

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**christian personal finance: Personal Finances** Larry Burkett, 1998-08-01 Do I really need a budget? How can I get out of debt? Should I give my kids an allowance? Should Christians lend money and charge interest? These questions and many others were often asked of respected Christian financial counselor Larry Burkett. To answer them in a direct and brief way and help you discover the way to financial wisdom, Larry wrote *Personal Finances*. To build a sturdy house, a builder needs a blueprint. To find his way, a traveler needs a map. And to manage your finances correctly, you need a budget. Without a plan, the house will collapse, the traveler will get lost, and your finances will eventually fail. Get on board with the basics of wise financial planning. From the youngest member of your family to the oldest, budgeting should accompany income. Learn how to create a budget and what it takes to stick with it in *Personal Finances*.

**christian personal finance: Christian Finance for Teens** Cindy Kersey, 2020-12-31 Many parents aren't sure where to begin when it comes to teaching their teens and young adults about finances. *Christian Finance for Teens* will help, giving important information in a way teens can understand about job searching, budgeting, debt, banking, investing, insurance, taxes, and other areas of finance. Author Cindy Kersey has taught a high school finance class (*Christian Finance*) for tenth- and twelfth-grade students for several years, road-testing her material on real-world teens to amazing results. Inspired to help other young people, she turned her course curriculum into book format so teens and young adults everywhere can easily understand concepts of personal finance. This material will be useful as they begin their lives as adults.

**christian personal finance: The STEWARD Plan** John A. Madison, CPA., 2020-02-18 Does the Bible really offer guidance for the complicated financial system in our world today? CPA, author and personal financial counselor John Madison offers a resounding yes! Since retiring from full-time work as a CPA at the age of 49, he has written his new book, *The Steward Plan*, which explores how

following Biblical guidelines can lead people at any stage of life to financial success God's way. The Steward Plan covers many aspects of becoming the financial steward God desires, including how to set financial goals, tithing guidance and strategies, creating a blueprint for spending, eliminating debt from your life, growing your wealth wisely over time, removing unnecessary risk from your financial life, and developing a plan to bless future generations. Combining Scripture with practical and easy-to-understand financial terms, The Steward Plan will help you gain control over your money and live the life God designed for you. The Steward Plan is an outgrowth of Dayspring Financial Ministry, whose mission is to teach Biblical financial stewardship. Like all of Dayspring's programs, The Steward Plan does not promote or attempt to sell any specific insurance or investing products. It is an independent source of financial information and education, free of any bias, other than conformity with Scripture.

**christian personal finance: The Holy Use of Money** John C. Haughey, 2006-02-10 This book is the companion piece to our economic times, simply the best gathering of the Scriptures as an antidote to our mindless and self-driven affluence I have seen. . . . We all need this book in our daily lives; it will live with me. -- Arthur Jones National Catholic Reporter Father Haughey challenges Christians, on and off Wall St., to see money not as a reward, or protection, or even necessity, but as something quite simple and utilitarian -- a means of expressing their love for God. -- Wall Street Journal Scholarly, provocative, and challenging, this book will help its readers quit trying to serve God and Mammon. -- Bishop William E. McManus John C. Haughey, SJ, is the editor of 'The Faith That Does Justice' and author of 'Should Anyone Say Forever?'.

**christian personal finance: How to Manage Your Money** Larry Burkett, 1990 This is an in-depth study of God's principles for money management--how to make it, spend it, save it, invest it, and share it. In the form of a practical workbook, it is designed for use in group or individual study, church training seminars, and home and family workshops.

**christian personal finance: Biblical Principles for Success in Personal Finance** Rich Brott, 2006 This book was designed with the reader in mind. Written in easy-to-understand language, it contains a comprehensive blend of information for those ready to accept personal responsibility for their financial future. Whether a teenager, college student, single parent, married with kids, or a seasoned business professional, the book's content was researched and organized to benefit anyone in whatever season of life. Organized to be reader friendly, one will have no trouble finding helpful answers and solutions to benefit his/her area of greatest need. ?Biblical Principles for Success in Personal Finance? has been endorsed by publishers, authors and business executives from all around the world.

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**christian personal finance: Your Money After the Big 5-0** Ron Blue, Jeremy White, Larry Burkett, 2007-01-01 Contains the knowledge, financial tools, and wisdom needed to ensure fiscal well-being after age fifty.

**christian personal finance: The Handbook of Christian Family Finance** Steven G. Bushnell, 2004-04 This inaugural issue of the Huston-Tillotson University Research Journal reveals a broad spectrum of studies by HT students and their faculty advisers and epitomizes a goal of the

University which is to encourage student learning through inquiry and discovery. Therefore, the Research Day Committee and the student presenters/writers are commended for bringing this publication to fruition and setting a high standard of scholarship which future writers must emulate. Dean Joseph Jones, Jr. TABLE OF CONTENTS Letter from President Larry L. Earvin Foreword, Dean Joseph Jones Heavy Ion Accelerators: History and Controversy, Richard Northcote, Chemistry The Contributions of Drs. Kenneth and Mamie Clark, Lynn M. Speed, Psychology Initial Internal Control Assessments Under Section 404 of SOX, Willie Howard, Jennifer De Loach, Louis Perez, and Douglas Lumpkin, Business Admin/Accounting Cultural Biases: Disparities in Mental Health within Hispanics, Toby J. Green, Psych. Giving out Doses of Health, Tiffany Y. Jordan, Psychology Virtual Communities Compared to Los Horcones, Alexander Anyaehie, Psychology Symbolic Interactionism, Bassam Al-Mannai Alexander, Sociology Religious Diversity Leads to Tolerance

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