

Berean Christian Church
Dr. Kerwin B. Lee, Senior Pastor

Bible Study

March 22, 2022

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“Master Keys for Improving Your Personal Finances”

I. Key Practices to Improve Your Personal Finances

1. Watch your financial **Desires** _____ .
Psalm 37:4
“Delight thyself also in the LORD; And he shall give thee the desires of thine heart.” (KJV)

2. Watch your financial **Demeanor** _____ .
Proverbs 23:7
“For as he thinketh in his heart, so is he: Eat and drink, saith he to thee; But his heart is not with thee.” (KJV)

3. Watch your financial **Dialogue** _____ .
Proverbs 18:21
“Death and life are in the power of the tongue: And they that love it shall eat the fruit thereof.” (KJV)

4. Watch your financial **Decisions** _____ .
1 John 2:16
“For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world.” (KJV)

5. Watch your financial **Discipline** _____ .
2 Timothy 1:7
“For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline.” (NIV)

(Over)

II. Key Principles to Improve Your Personal Finances

1. **Tithe** _____ - 10% of your income. Keep GOD first.
Malachi 3:9, 10
"Ye are cursed with a curse: for ye have robbed me, even this whole nation. 10) Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." (KJV)
2. **Give** _____ - When you give you look like GOD.
John 3:16
"For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life." (KJV)
3. **Pray** _____ - Before spending. (\$100 or less/same day, \$101-\$1,000/7days, \$1,000 or more/30 day)
Proverbs 3:5, 6
"Trust in the LORD with all thine heart; And lean not unto thine own understanding. 6) In all thy ways acknowledge him, And he shall direct thy paths." (KJV)
4. **Act** _____ - Your Wage! (Stop acting Financially Immature)
I Corinthians 13:11
"When I was a child, I spake as a child, I understood as a child, I thought as a child: but when I became a man, I put away childish things." (KJV)
5. **Understand** _____ - The Gross-Net Effect (\$50,000-\$36,000=\$14,000)
Proverbs 4:7
"Wisdom is the principal thing; therefore get wisdom: And with all thy getting get understanding." (KJV)
6. **Get** _____ - Out of Debt! The Borrower is a slave to the lender.
Romans 13:8
"Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law." (NIV)
7. **Use** _____ - Cash instead of credit cards whenever possible.
I Kings 21:1, 2
"Naboth, a man from Jezreel, had a vineyard on the outskirts of the city near King Ahab's palace. 2) One day the king talked to him about selling him this land. "I want it for a garden," the king explained, "because it's so convenient to the palace." He offered cash or, if Naboth preferred, a piece of better land in trade." (TLB)
(Over)

