

A desk setup featuring a gold desk lamp with a blue shade, a wooden pen holder, a white ring-shaped object, a purple decorative item, and several notebooks. The background is a plain, light-colored wall.

*February Bible Study Series: Re-examining Your Life*

*(Principles from the Life of Joseph)*



'How to Manage Your Money and  
Resources'  
Lesson 7 – Part II





# *Scripture Lesson: Genesis 41 Part II*

1

Principle 1:  
Dependence:  
Rely on God

2

Principle 2:  
Accounting:  
Know the Facts

3

Principle 3:  
Saving: Prepare  
for the Future

4

Principle 4:  
Contentment: Be  
Wise with Debt



***Genesis 41:53-57***

***"Money often costs  
too much!"***

53- The seven years of plenty that the land of Egypt had enjoyed came to an end,

54- and the seven years of famine began, just as Joseph had said. There was famine in every other country, but there was food throughout Egypt.

55- When the Egyptians began to be hungry, they cried out to the king for food. So he ordered them to go to Joseph and do what he told them.

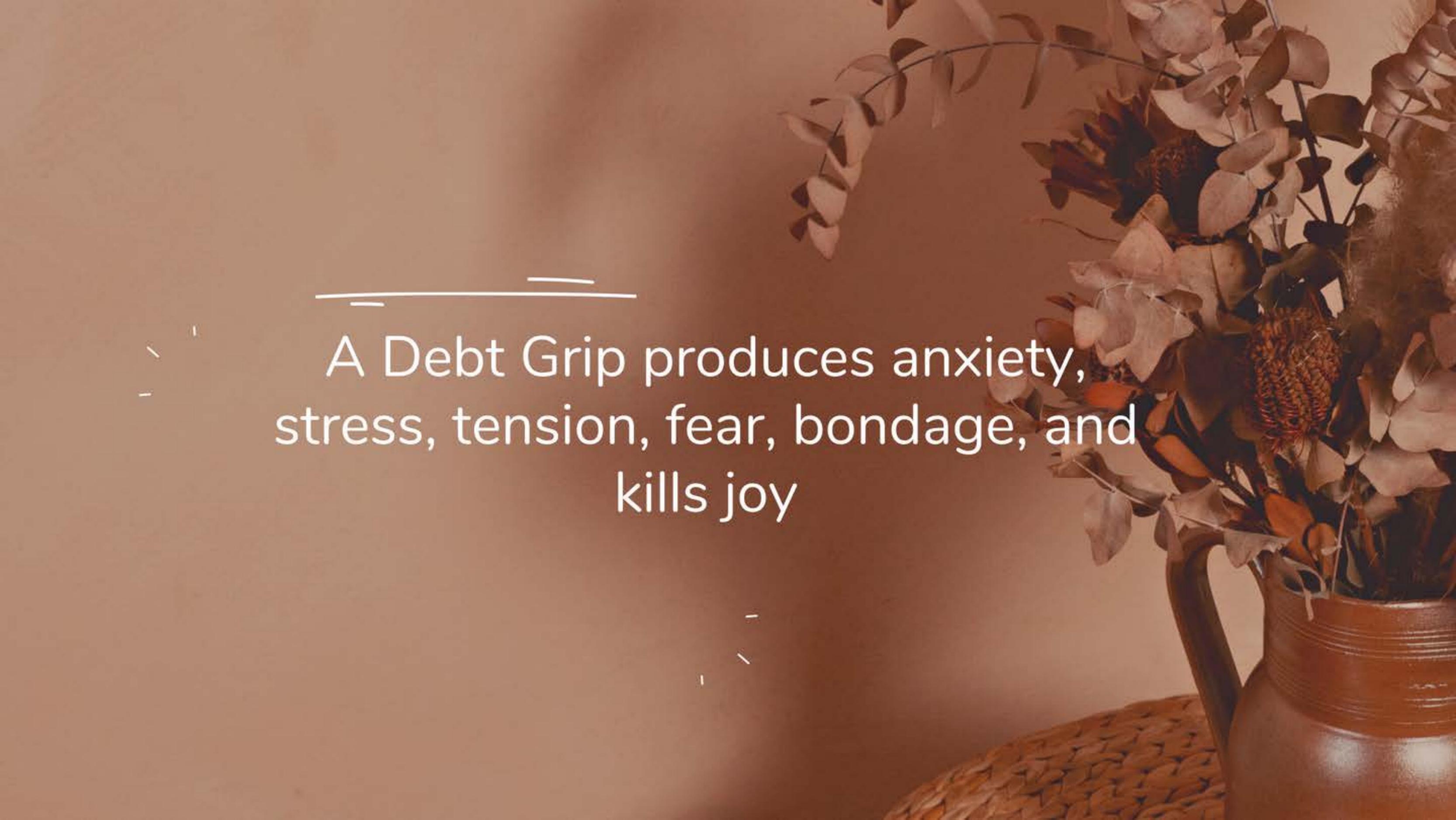
56- The famine grew worse and spread over the whole country, so Joseph opened all the storehouses and sold corn to the Egyptians.

57- People came to Egypt from all over the world to buy corn from Joseph, because the famine was severe everywhere.

Romans 13:8, "Let no debt remain outstanding (owe no man anything)."

Proverbs 21:17, Indulging in luxuries, wine and rich food will never make you wealthy.

Philippians 4:11,12, "...I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

A still life photograph featuring a brown ceramic vase filled with dried, pressed flowers and leaves. The vase sits on a textured, light-colored surface. The background is a solid, warm brown color. The text is centered in the middle of the image, overlaid on the background.

A Debt Grip produces anxiety,  
stress, tension, fear, bondage, and  
kills joy

A still life photograph featuring a brown ceramic pitcher filled with dried flowers and leaves. The pitcher is positioned in the lower right corner, resting on a woven surface. The background is a warm, textured wall. The overall color palette is earthy and muted, with various shades of brown and beige. The lighting is soft and directional, creating subtle shadows and highlights on the pitcher and the dried foliage. The text is centered in the middle of the image, overlaid on the background.

“You can only fix a financial problem  
by fixing yourself.”



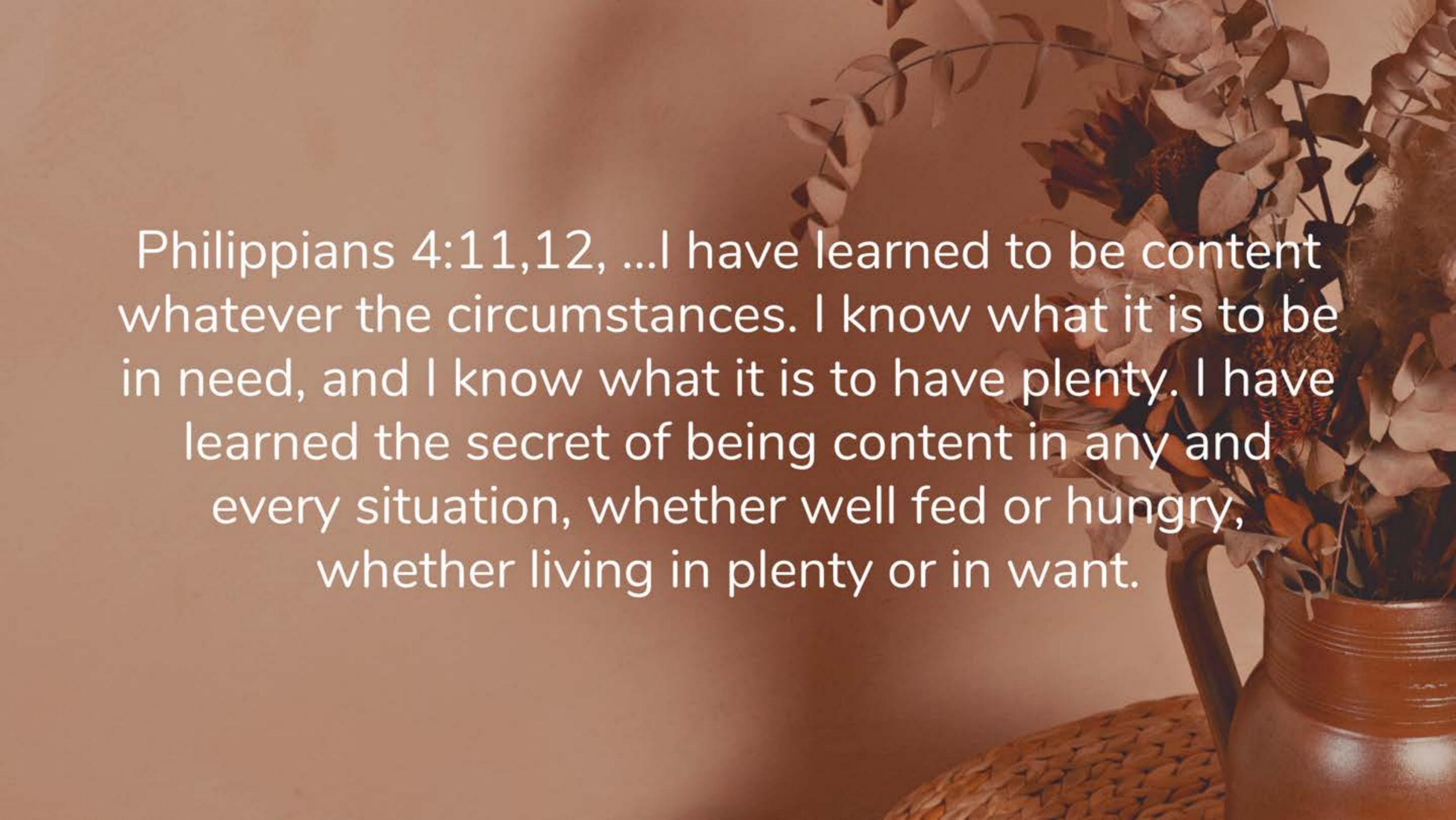
Romans 13:8,  
"Let no debt remain outstanding  
(owe no man anything)."

A still life photograph of a brown ceramic pitcher filled with dried flowers and leaves, set against a warm, textured background. The pitcher is on the right side of the frame, and the dried flowers, including what appears to be a kangaroo paw, are arranged in a bouquet. The background is a soft, textured wall in shades of brown and beige. The overall mood is warm and rustic.

Proverbs 21:17, Indulging in luxuries, wine and rich food will never make you wealthy.

A still life photograph of a brown ceramic pitcher filled with dried flowers and leaves, set against a warm, textured background. The pitcher is on the right side of the frame, and the dried flowers, including what appears to be a protea, are arranged in a natural, slightly messy way. The background is a soft, textured brown color. The text "Hebrews 13:5, Be content with what you have..." is overlaid in white, centered in the lower half of the image. There are some faint white lines and marks on the left side of the image, possibly from a scanning process or a design element.

Hebrews 13:5, Be content with  
what you have...

A still life photograph of a brown ceramic pitcher filled with dried flowers and leaves, set against a warm, textured background. The pitcher is on the right side of the frame, and the dried flowers, including a prominent dark brown flower head, are arranged in a bouquet. The background is a soft, textured surface in shades of brown and beige. The text is overlaid on the left side of the image.

Philippians 4:11,12, ...I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

“Money often costs too much!”



A photograph of a wooden floor with a woven basket and a chair leg. The text is overlaid on the floor.

*Principle 5:  
Budgeting: Spend  
Intelligently*

A close-up photograph of a light-colored wooden floor. In the upper left, a portion of a wooden table is visible. In the upper center, a round, woven basket sits on the floor. In the upper right, the leg of a wooden chair is visible. The floor is partially covered by a textured, light-colored rug in the bottom right corner.

***"Never spend your money  
before you have it."***

A wooden floor with a woven basket and a chair leg. The text is overlaid on the floor.

*Proverbs 21:5, Plan carefully  
and you will have plenty, if  
you act too quickly, you will  
never have enough.*

A wooden floor with a woven basket and a chair leg. The text is overlaid on the floor.

*Proverbs 21:20, ...stupid  
people spend their money as  
fast as they get it.*



**Pay God first.**

**Save second.**

**Live on the rest.**

# The 60/10/10/10 Plan:

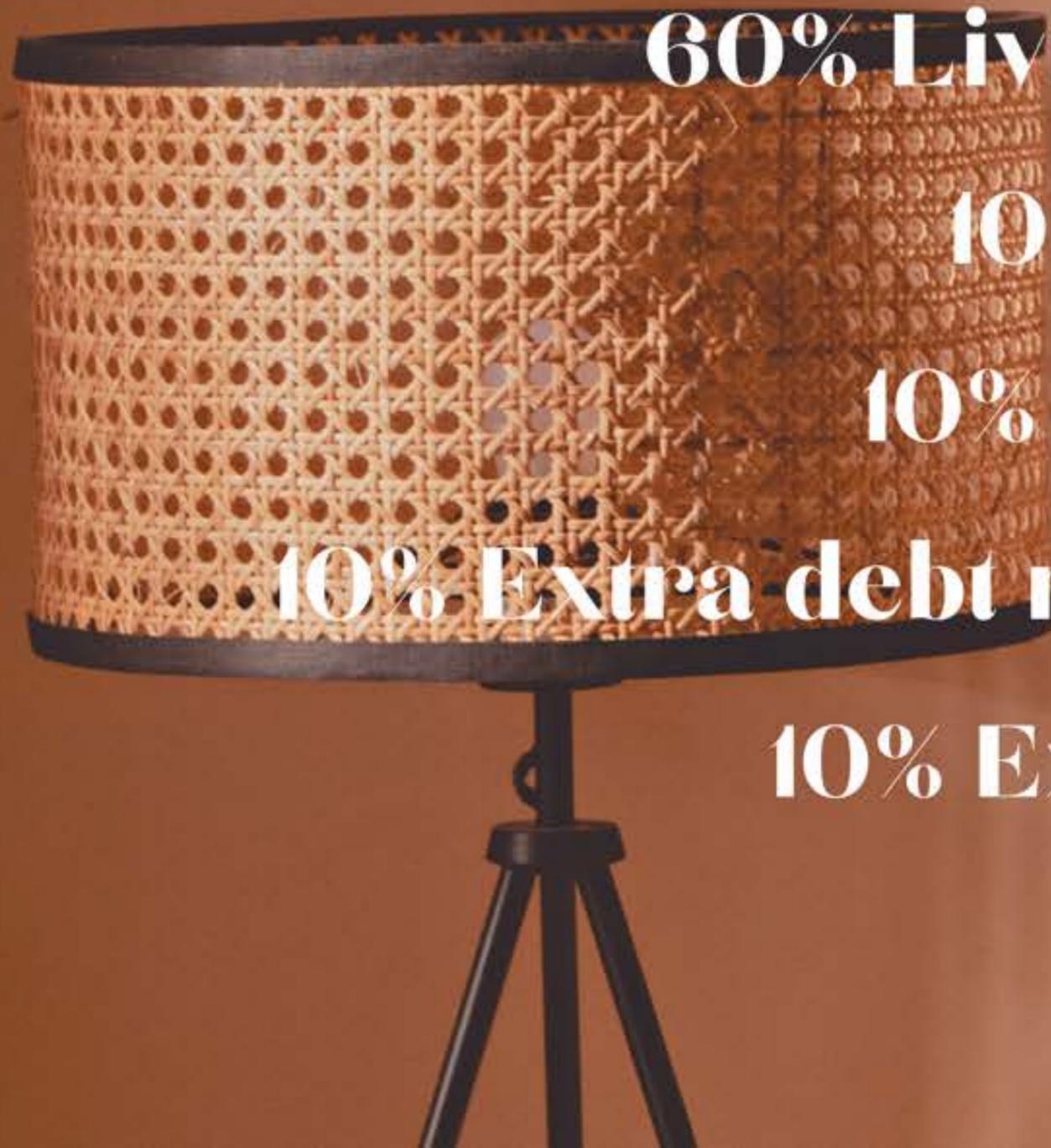
60% Living expenses

10% Tithe

10% Savings,

10% Extra debt reduction or savings

10% Extra giving



A lamp with a woven, light-colored shade and a black metal tripod base is positioned on the left side of the frame. The shade has a repeating pattern of small circles and a larger diamond shape. In the background, a framed picture with abstract shapes in orange and yellow is visible. The overall scene is set against a warm, textured wall.

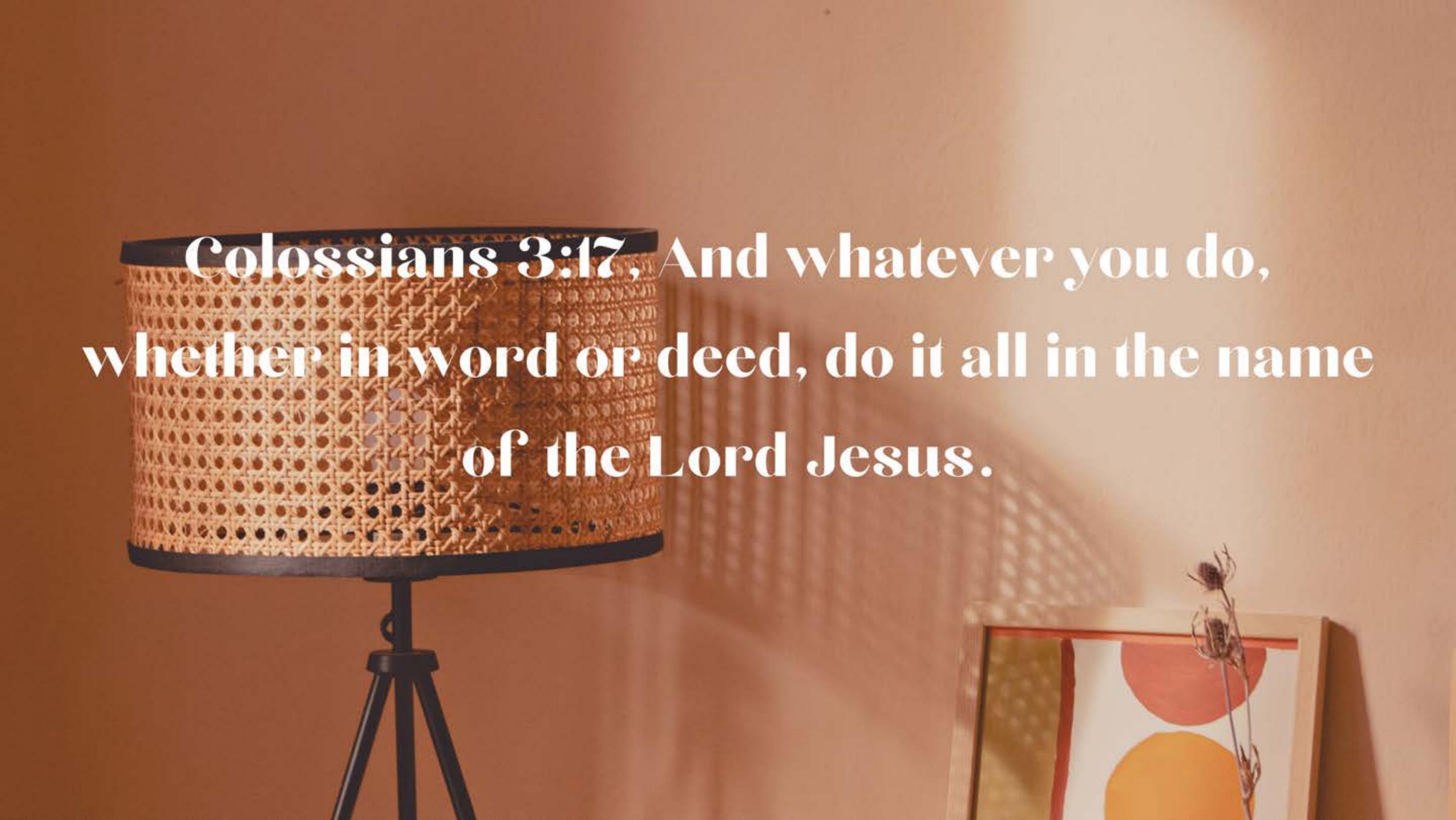
**“Having loads of money doesn’t make you a better person. Spending it smart does.”**



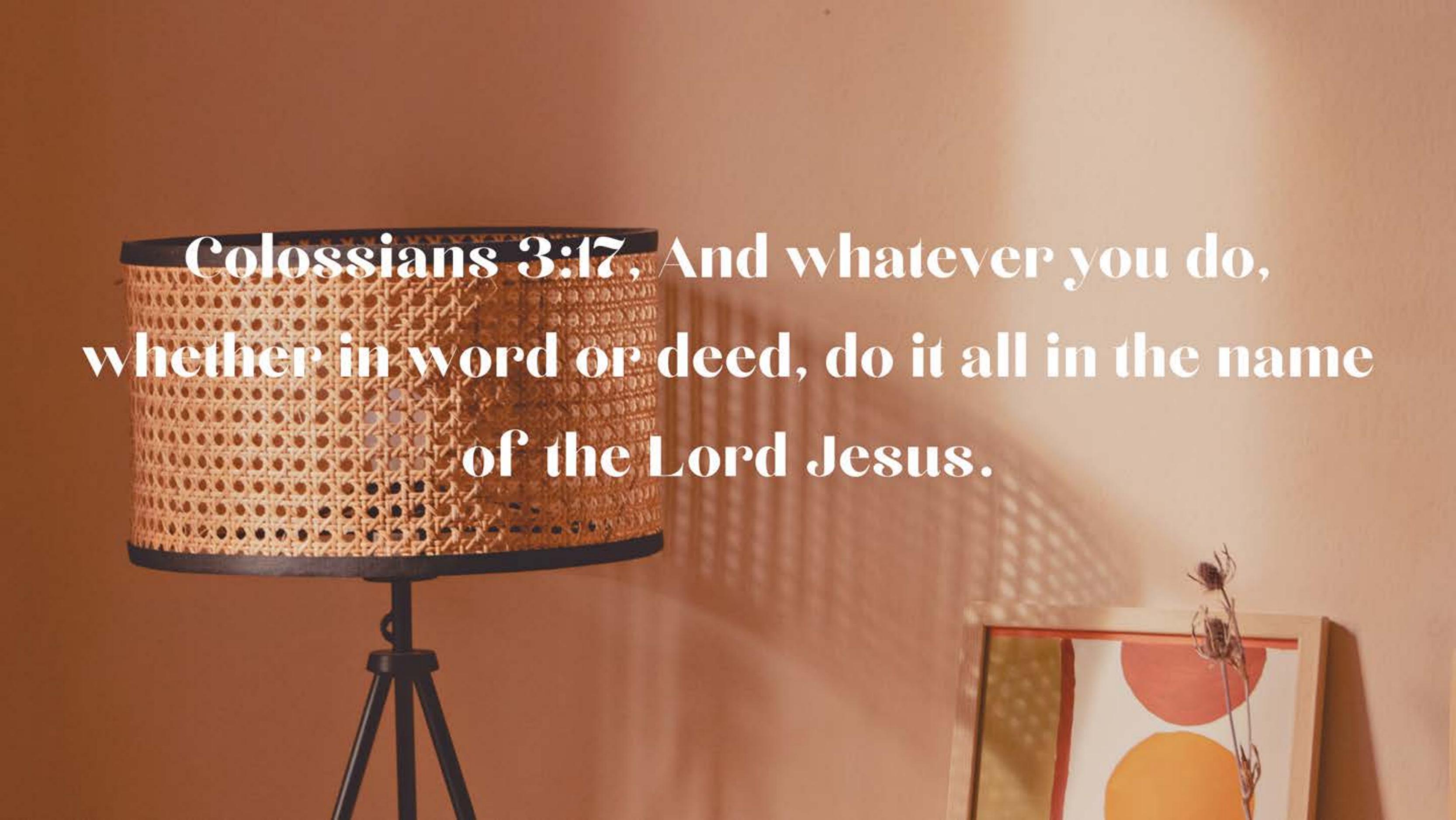
**Principle 6:  
Hard Work: Be Industrious**

A photograph of a room with warm, orange-toned walls. On the left, a lamp with a black tripod base and a cylindrical, woven cane shade is visible. The shade has a repeating pattern of small circles and lines. To the right, a framed abstract painting with large, overlapping circles in shades of orange and yellow is leaning against the wall. A dried, brown flower stem is placed on top of the painting. The lighting is soft and warm, creating a cozy atmosphere. The quote is overlaid in white text across the center of the image.

**“Hard work beats talent when talent doesn’t  
work hard.”**

A lamp with a woven, light-colored shade sits on a black tripod stand. The shade has a pattern of small, dark circular holes. The lamp is positioned on the left side of the frame. In the background, a light-colored wall is visible. To the right, a framed picture with abstract shapes in orange and yellow is leaning against the wall. A dried flower stem is placed on top of the picture. The overall scene is softly lit, creating a warm and cozy atmosphere.

**Colossians 3:17, And whatever you do,  
whether in word or deed, do it all in the name  
of the Lord Jesus.**

A lamp with a woven, light-colored shade sits on a black tripod stand. The shade has a pattern of small, dark circular holes. To the right, a framed picture with a white background and two large, overlapping circles in shades of orange and red is mounted on a light-colored wall. A dried flower stem is placed in front of the picture. The background wall is a warm, light brown color.

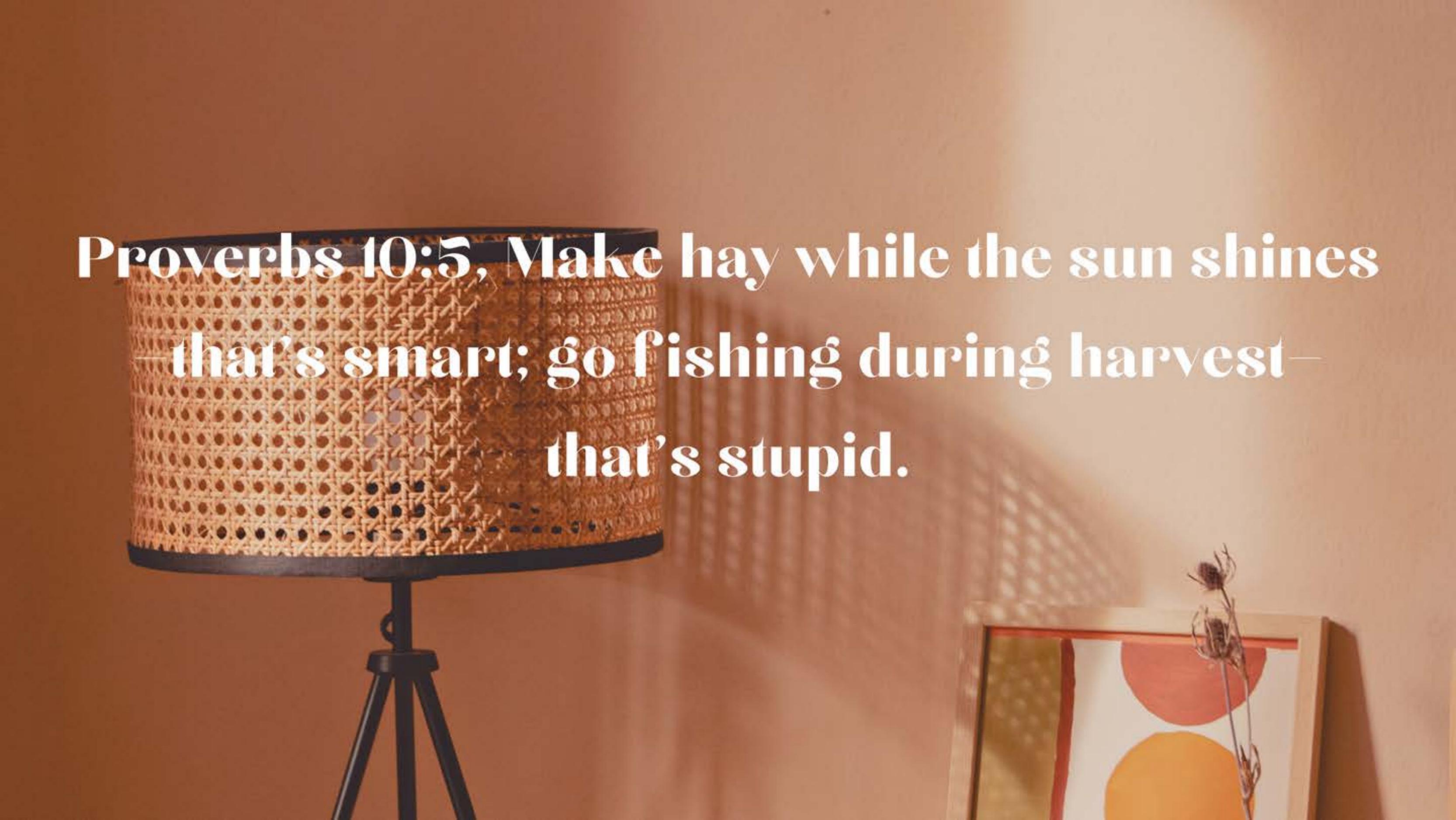
**Colossians 3:17, And whatever you do,  
whether in word or deed, do it all in the name  
of the Lord Jesus.**

A lamp with a woven, cylindrical shade sits on a black tripod stand. The shade has a pattern of small, circular holes. In the background, a framed picture with abstract shapes in orange and yellow is visible. The scene is lit with warm, soft light, creating a cozy atmosphere.

**Colossians 3:23, Whatever you do, work at it  
with all your heart, as working for the Lord,  
not for men.**

**Proverbs 10:4, Lazy hands make a man poor,  
but diligent hands bring wealth.**



A lamp with a woven, light-colored shade sits on a black tripod stand. To its right, a framed picture with a white background and two large, overlapping circles in shades of orange and red is visible. A dried, brown flower stem is placed on top of the picture. The background is a plain, light-colored wall.

**Proverbs 10:5, Make hay while the sun shines  
—that's smart; go fishing during harvest—  
that's stupid.**

A lamp with a woven, cylindrical shade sits on a black tripod stand. The shade has a pattern of small, circular holes. In the background, a framed picture with abstract shapes in orange and yellow is visible. The scene is lit with warm, soft light, creating a cozy atmosphere.

**Proverbs 13:21, Lazy people want much but get little, but those who work hard will prosper and be satisfied.**

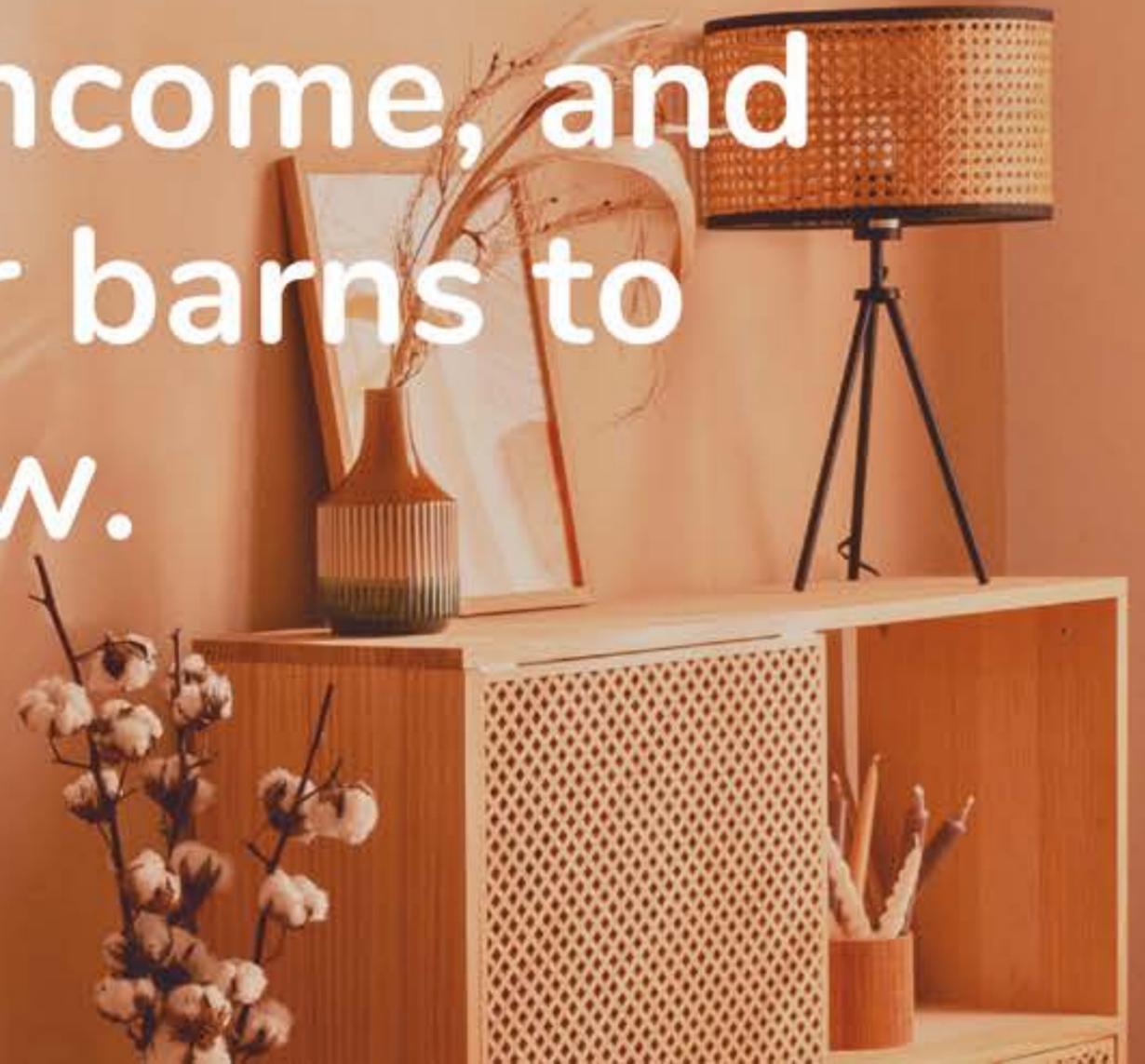
A photograph of a lamp with a woven, light-colored shade and a black tripod base. The lamp is positioned on the left side of the frame. To the right, a framed artwork with a white background and two large, overlapping circles in shades of orange and red is visible. A dried, brown flower stem is placed on top of the artwork. The background is a plain, light-colored wall. The overall lighting is warm and soft.

**“Without hard work, nothing grows but weeds.”**

# Principle 7: Giving: Honor God First



Proverbs 3:9-10, Honor the  
Lord by giving Him the first  
part of all your income, and  
He will fill your barns to  
overflow.



Matthew 6:33, Seek first the  
Kingdom of God.



Proverbs 22:9, A generous man will himself be blessed.



“God prospers me not to increase my standard of living, but rather my standard of giving.”



**GENEROUSLY**  
2 Corinthians 9:6  
**CHEERFULLY**  
II Corinthians 9:7  
**PURPOSEFULLY**  
II Corinthians 9:7  
**PERSONALLY**  
I Corinthians 16:2



“Do your giving while  
you’re living, then you’ll be  
knowing where it’s going.”



**“You will either learn to manage money, or the lack of it will manage you.”**



SYSTEMATICALLY

I Corinthians 16:2

REGULARLY

I Corinthians 16:2

PROPORTIONATELY

I Corinthians 16:2

SACRIFICIALLY

II Corinthians 8:3





BIBLE STUDY FOLLOW UP CHAT QUESTIONS:

1. WHAT WAS YOUR GREATEST TAKEAWAY FROM TODAY'S LESSON?
  2. WHAT WERE THE THREE MONEY MANAGEMENT PRINCIPLES WE DISCUSSED IN LESSON SIX (PART ONE)?
  3. WHY IS IT IMPORTANT TO LIVE WITH CONTENTMENT?
  4. "YOU CAN ONLY FIX A FINANCIAL PROBLEM BY FIXING YOURSELF." EXPLAIN.
  5. WHAT IS YOUR GIVING GOAL? WHAT IS YOUR SAVING GOAL?
  6. IN WHAT WAY(S) IS WORK OUR GREATEST ASSET?
  7. LIST THE EIGHT WAYS WE SHOULD GIVE.
  8. THE SUBJECT OF MONEY IS NOT ALWAYS A TOPIC PEOPLE GET EXCITED ABOUT EVALUATING. WHY?
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