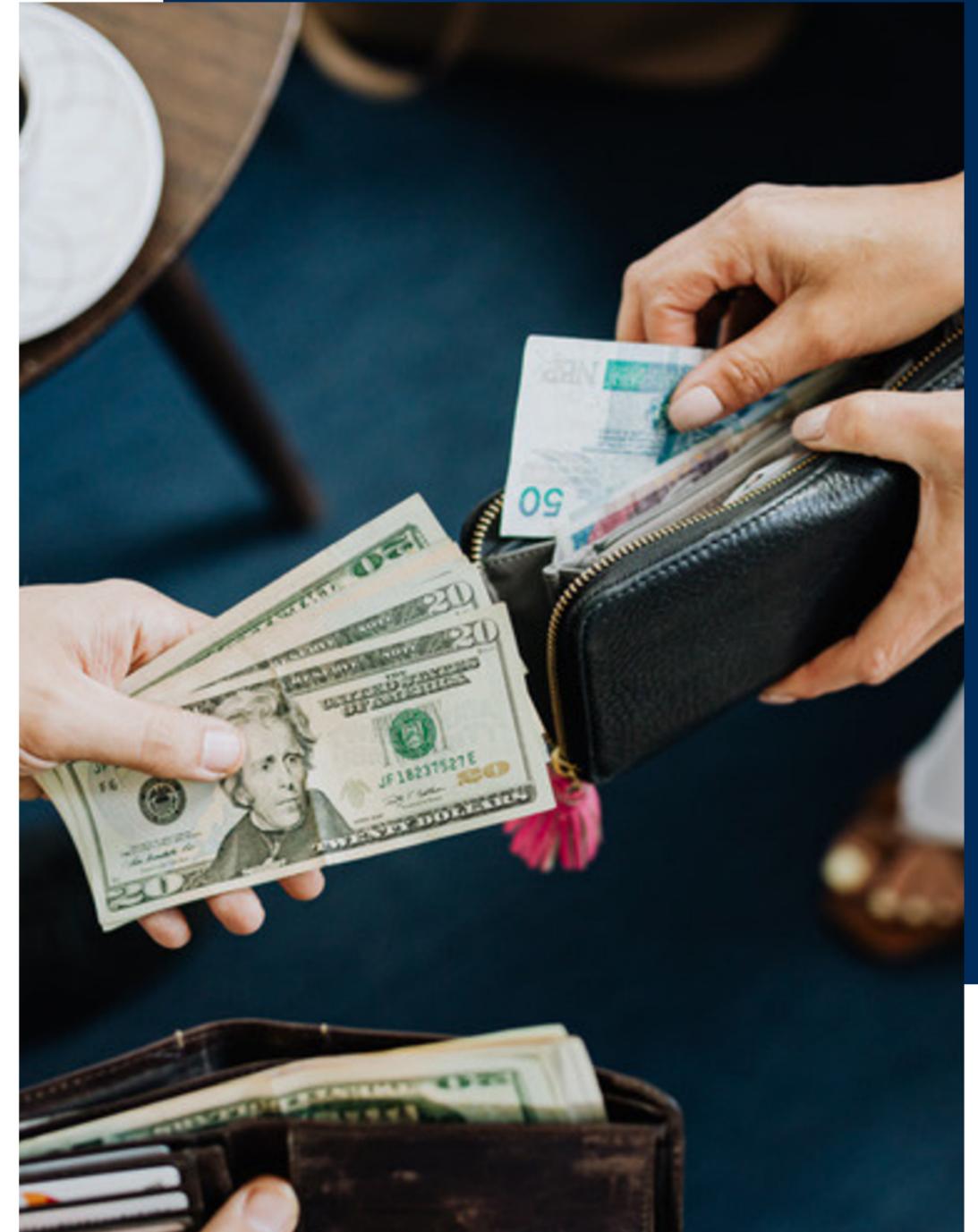
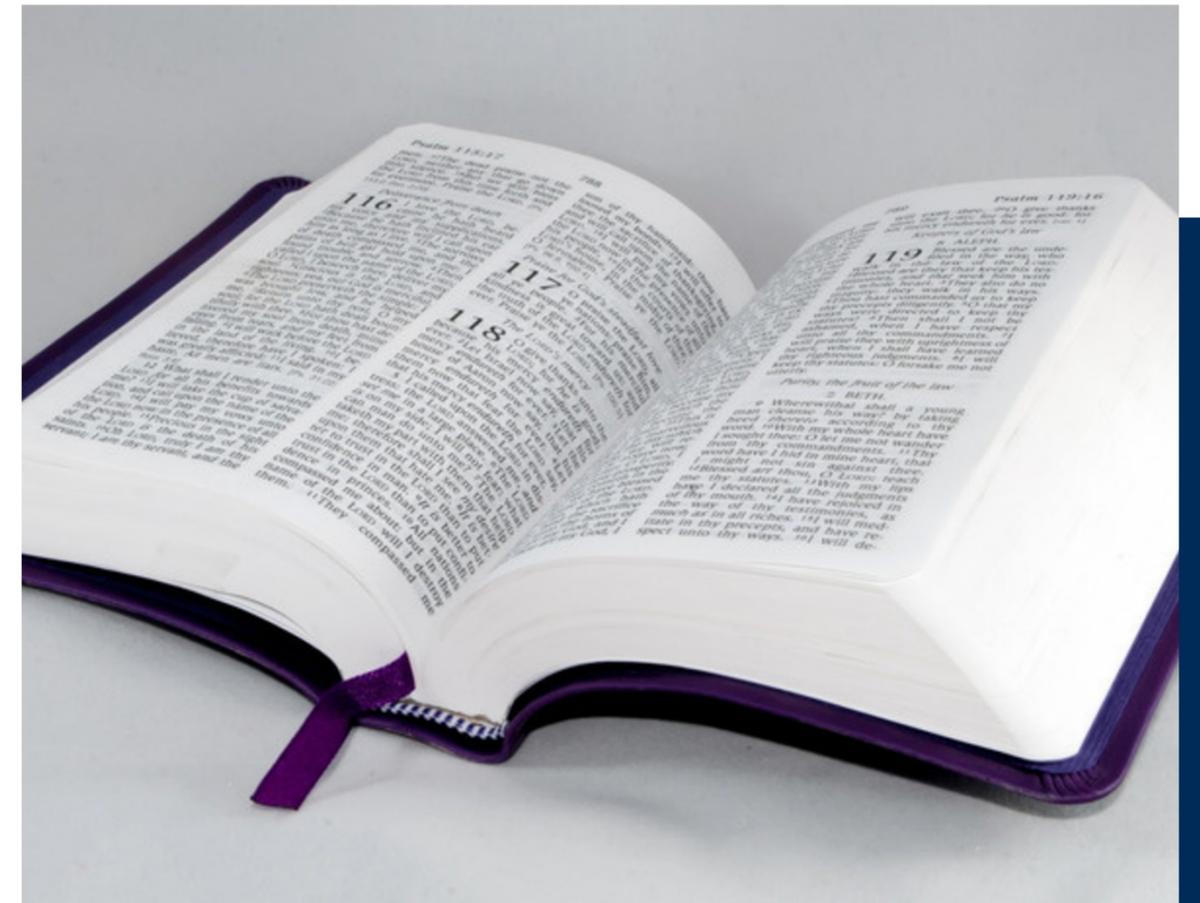


# LESSON TITLE: MANAGING YOUR → 90%



**Biblical Financial Freedom**  
**NOVEMBER SERMON SERIES**

# Foundation Scripture: Psalm 24:1



**1. Biblical FREEDOM begins when we embrace God as our SOURCE and the OWNER of EVERYTHING including our FINANCES.**

**2. Biblical FREEDOM begins when  
we HONOR God by returning a  
percentage of our FINANCES that  
He EMPOWERS us to earn**

**Deuteronomy 8:18, Instead,  
remember that the LORD your God  
gives you the strength to make a  
living. That's how He keeps the  
promise He made to your  
ancestors.**

**“90% with God’s blessing goes further than 100% without.”**



# Lesson 2 Managing Your 90%

# Eight Key Principles for Managing Your 90%



# 1. Create a Budget

## Proverbs 21:5



**“A budget is telling your money where to go instead of wondering where it went.”**

**John C. Maxwell**

# 2. Live on Less than You Earn Proverbs 21:20



**“He who buys what he does  
not need steals from himself.”  
(Swedish Proverb)**

**“If you buy things you do not need, soon you will have to sell things you need.”**

# **3. Avoid and Eliminate Debt Proverbs 22:7**



**You can't get out of debt while  
keeping the same lifestyle  
that got you there.**

# 4. Save and Invest Wisely Genesis 41:34- 36





**Proverbs 13:22**  
**Invest for the Future**

# 5. Prioritize Needs Proverbs 27:23- 24



**FOUR WALLS:**  
**Food**  
**Utilities**  
**Shelter**  
**Transportation**

**“If it’s a priority you’ll find a way. If it isn’t, you will find an excuse.”**

# **6. Practice Contentment Ecclesiastes 5:10**



**“If God doesn’t want something for me then I shouldn’t want it either.”**

# Philippians 4:11-13

# 7. Be Generous with Offerings

## Acts 20:35



**“Every person no matter  
what their wealth, is  
equally capable of  
practicing generosity.”**

# 8. Seek Wisdom

## Proverbs 19:20

The word "wisdom" is spelled out using colorful, lowercase letters on a textured, light brown burlap background. The letters are: 'w' (light purple), 'i' (light blue), 's' (pink), 'd' (red), 'o' (yellow), and 'm' (green).

wisdom

**The greatest inheritance  
isn't money. It's wisdom in  
how to manage it.**