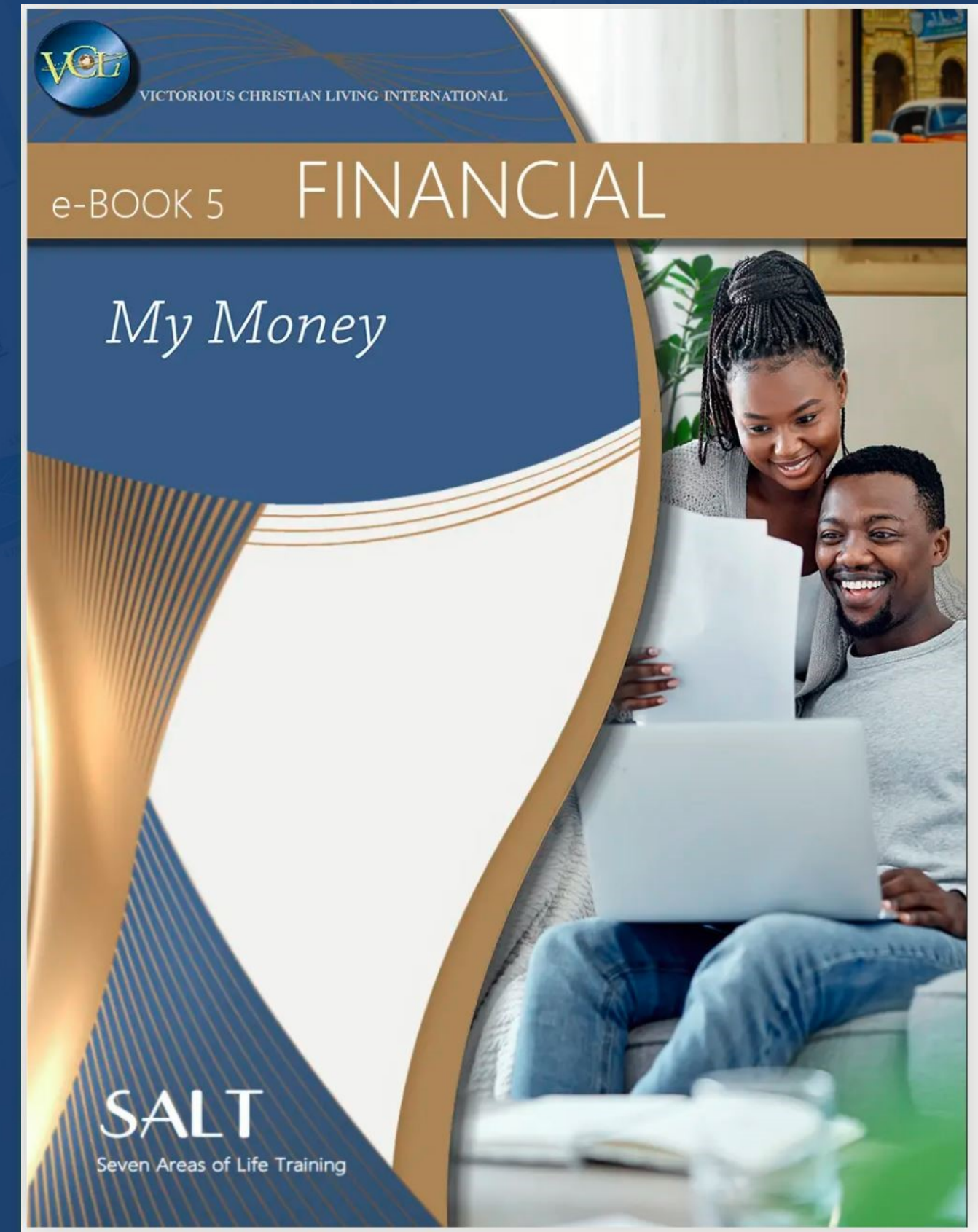




Financial Class

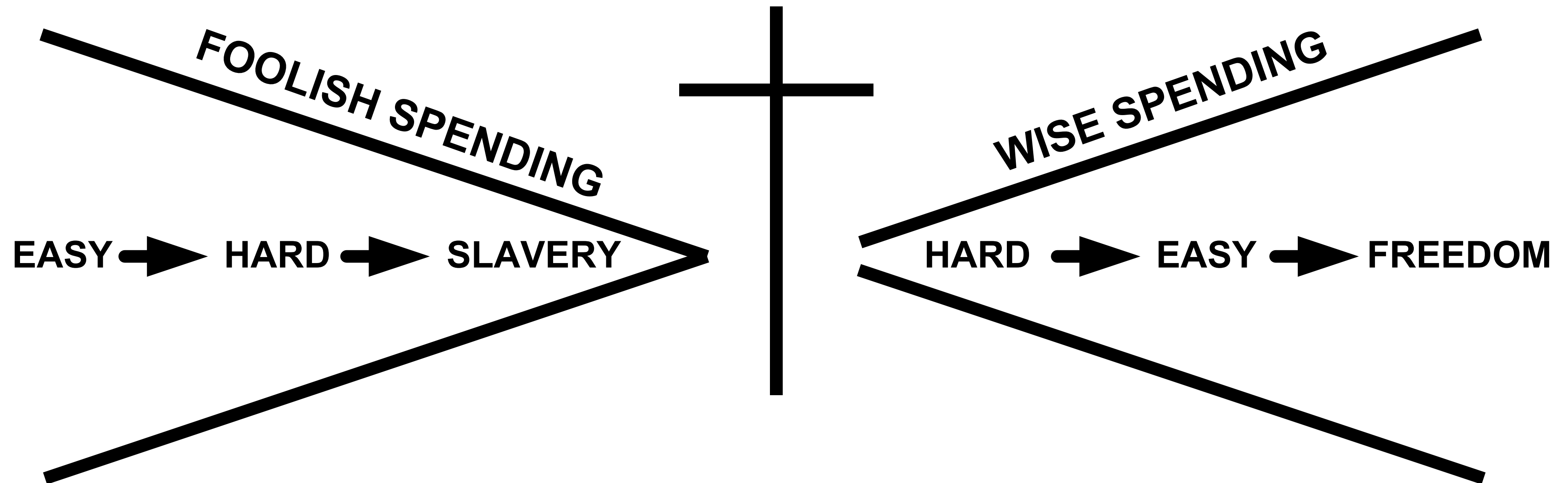
Welcome!





TIME FOR

REVIEW



Q4. Has there been
a strain in your
relationships due to
wrong spending?



Q5. Have you experienced any negative emotions due to your finances?



Q11. How has
God been using
what you are
going through
to get your
attention?



Was there a
Bible verse that
stood out to
you? Why?





Financial Lesson 4

INVEST
CAREFULLY



“To those who use well what they are given, even more will be given, and they will have an abundance. But from those who are unfaithful, even what little they have will be taken away.”
Matthew 25:29 (NLT)



INVEST CAREFULLY

**Investing carefully is the
fourth phase in the
Financial Freedom Cycle.**



INVEST CAREFULLY

The cycle begins by:

Earning
money
honestly

Giving
money
generously

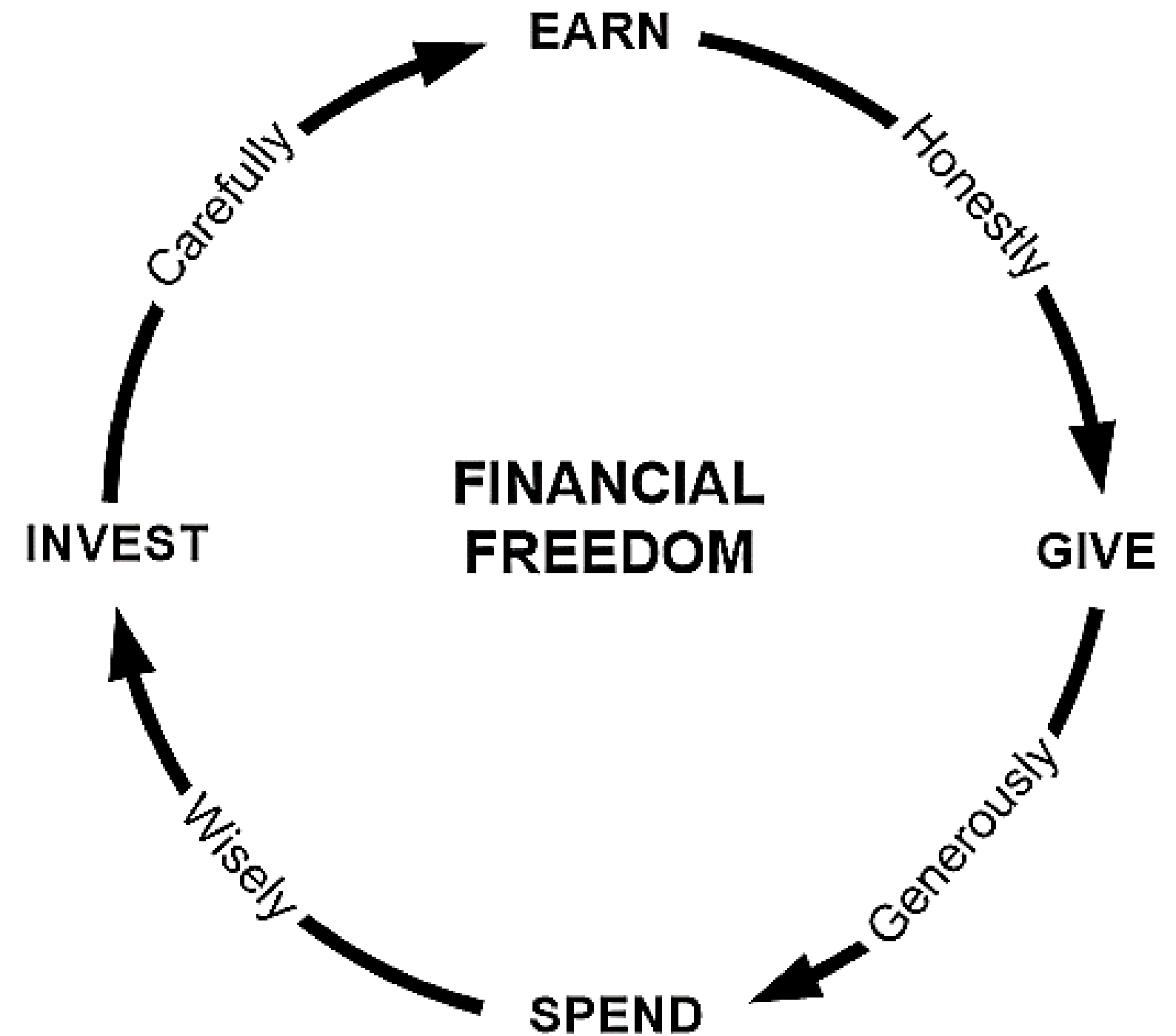
Spending
money
wisely

Investing
money
carefully



Running this Cycle

Requires making a plan and then following it!





INVEST CAREFULLY

Even though some parts of the cycle may seem more significant or spiritual than investing, the Bible doesn't make that distinction.

God wants you to be faithful whether you are earning, giving, spending or investing.



INVEST CAREFULLY

Extra Money

Q1. If you were given \$100 right now, what is the first thing that comes to your mind to do with it?



INVEST CAREFULLY

Extra Money

Q2. If you were given \$1000 today, what would you do with it?



INVEST CAREFULLY

Extra Money

Q3. Imagine being given \$10,000. What would you do with that amount of money?



INVEST CAREFULLY

Extra Money

Q4. One last time,
what would you do
with \$1,000,000?



INVEST CAREFULLY

If you said you would spend any of that money on things (after tithing) other than getting out of debt or investing, then you are not thinking about financial freedom.



INVEST CAREFULLY

“The wise have wealth and luxury, but fools spend whatever they get.”
Proverbs 21:20
(NLT)



INVEST CAREFULLY

Extra Money

The final phase of financial freedom is having a surplus to INVEST.

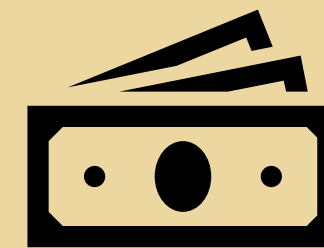
If the first thing you do with any amount of surplus is spend it, then you will have nothing to invest.



INVEST CAREFULLY

To have money to
invest,
you begin by
considering how
much you earn
monthly.

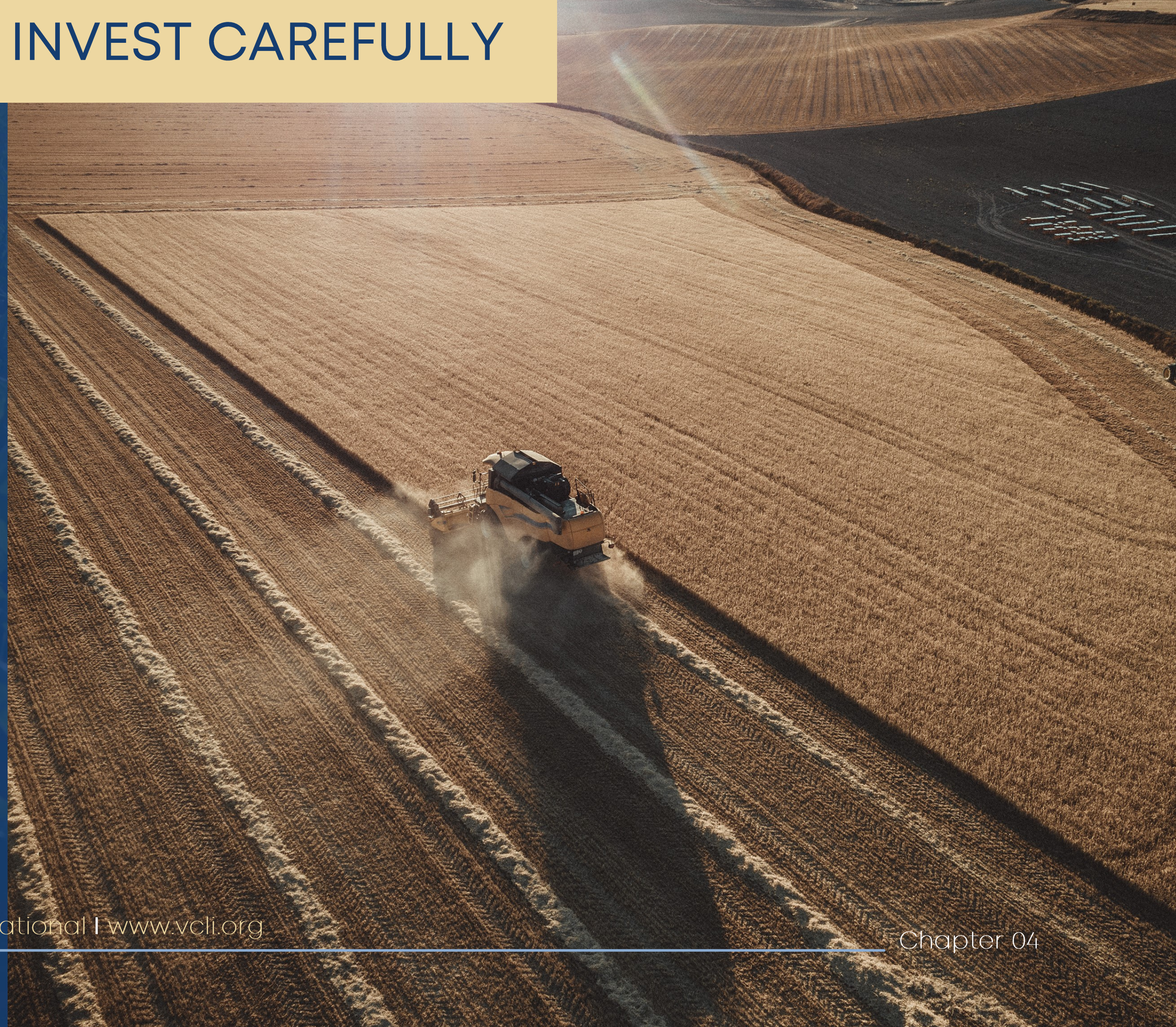
Before you can
give, spend, or
invest, you must
earn.



INVEST CAREFULLY

The Bible refers
to the outcome
of a person's
labors as fruit.

The money that
you earn each
month is like the
crop a farmer
harvests.



INVEST CAREFULLY

Fruit of Your Labor

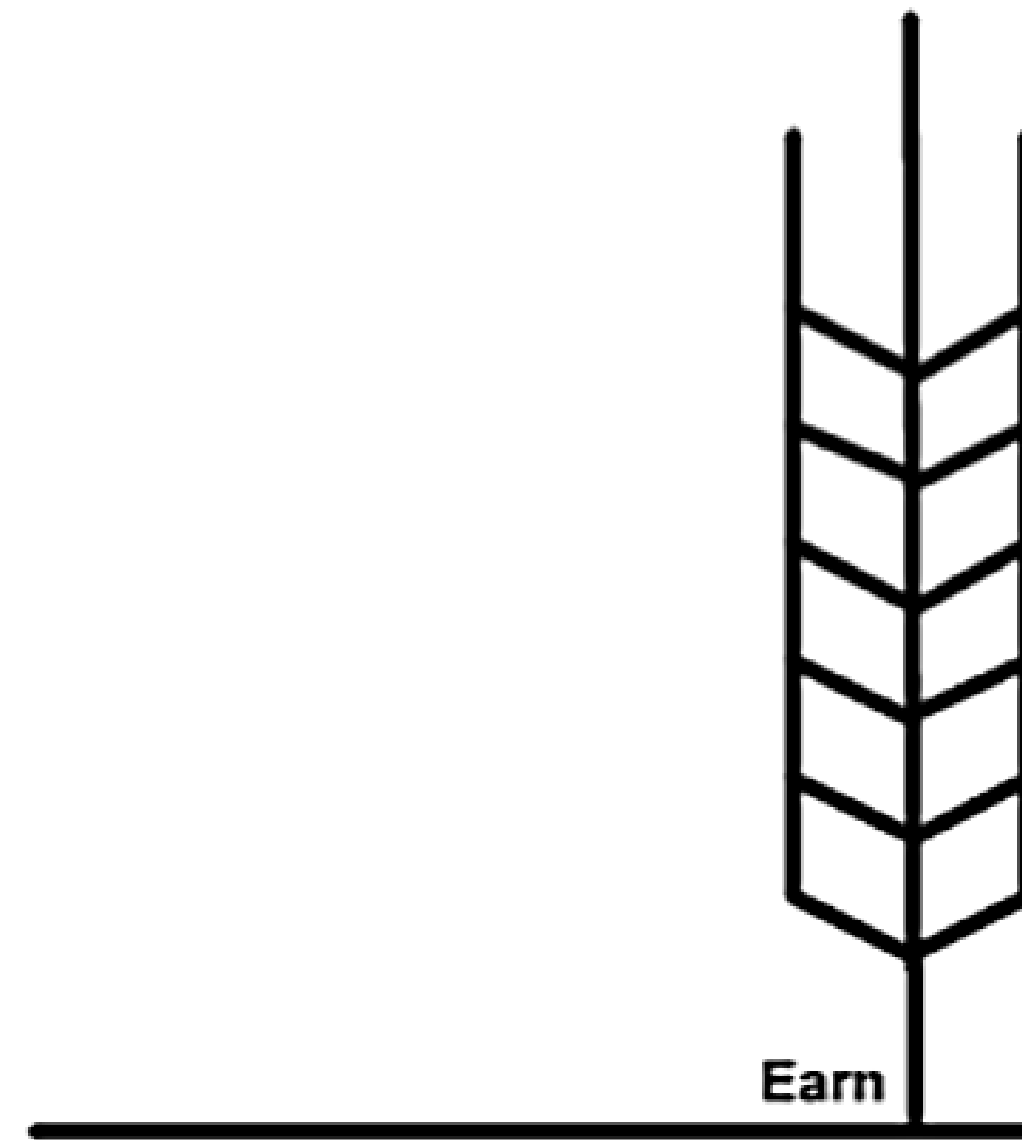
“Hardworking
farmers are the first
to enjoy the fruit of
their labor.”
2 Timothy 2:6 (NLT)



Fruit of Your Labor

This diagram illustrates
how your monthly
earnings are like the
grains on a stalk of wheat.

There are ten grains on
this stalk.



INVEST CAREFULLY



Tithe First

The Bible teaches that you should honor the Lord by giving the first part of your income.

“Honor the Lord with your possessions, And with the first fruits of all your increase.”
Proverbs 3:9 (NKJ)



INVEST CAREFULLY



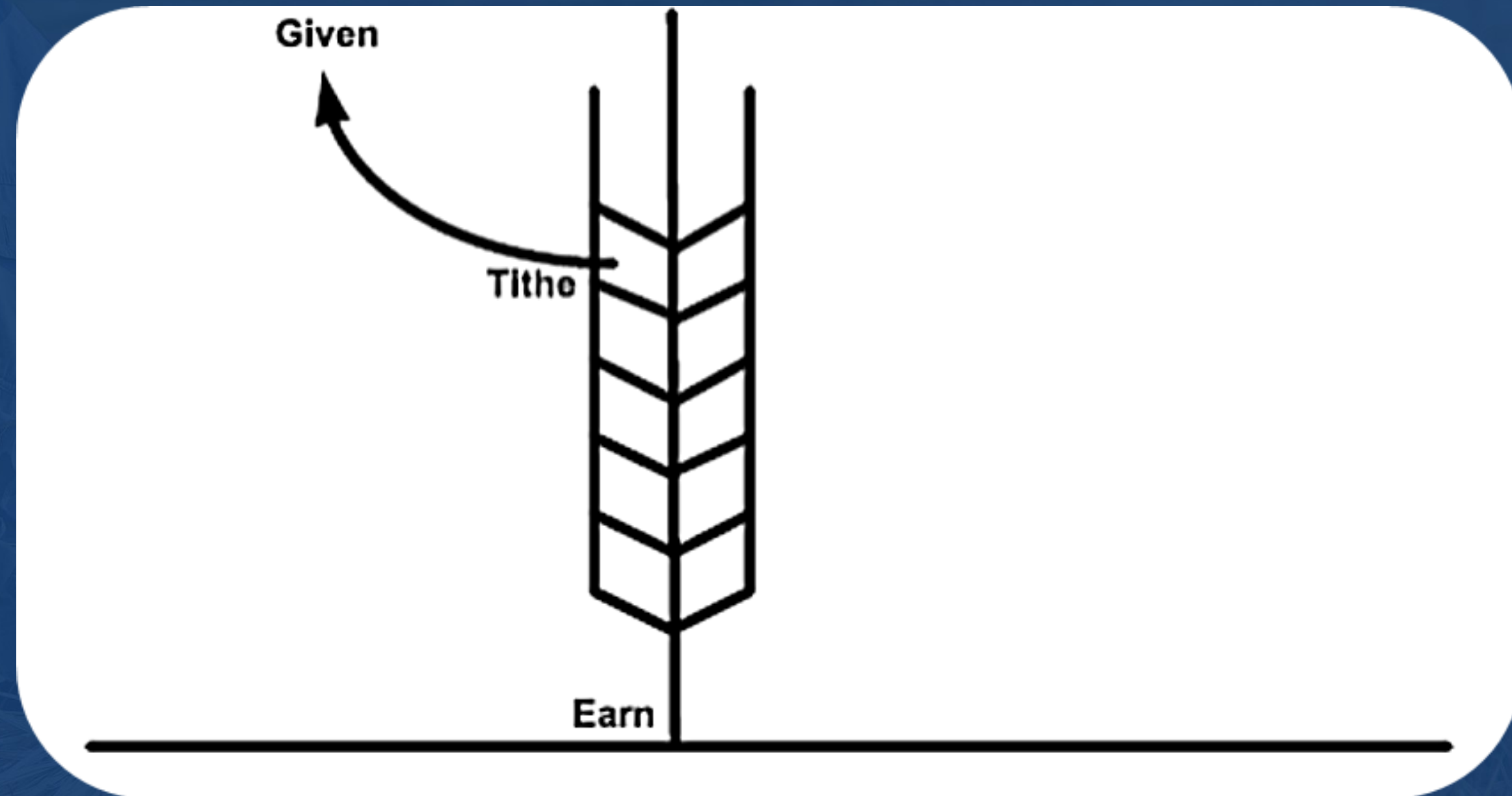
**Giving a tithe is one tenth of
your income.**

A tithe is the Lord's portion.



Tithe First

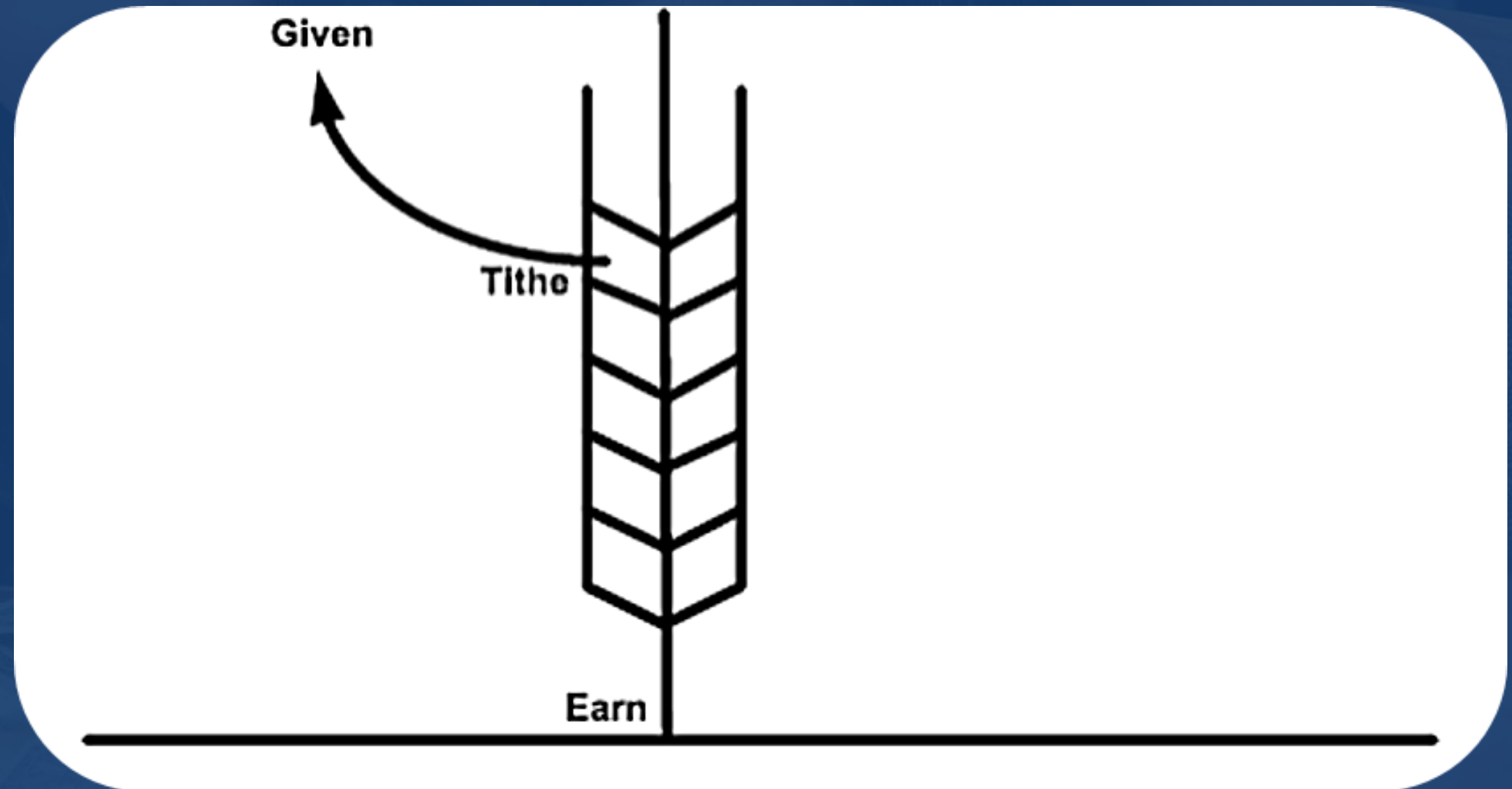
This diagram shows that you honor the Lord by giving a tithe from what you have earned.





Tithe First

Q5. As you thought about what you would do if money was given to you, did you consider giving a tithe?



INVEST CAREFULLY



What You Spend

God has given you money to provide for your needs, so spend it wisely.

Whatever you spend from the total amount of money you have earned, is now GONE.



INVEST CAREFULLY

“To those who use well what they are given, even more will be given, and they will have an abundance. But from those who are unfaithful, even what little they have will be taken away.”

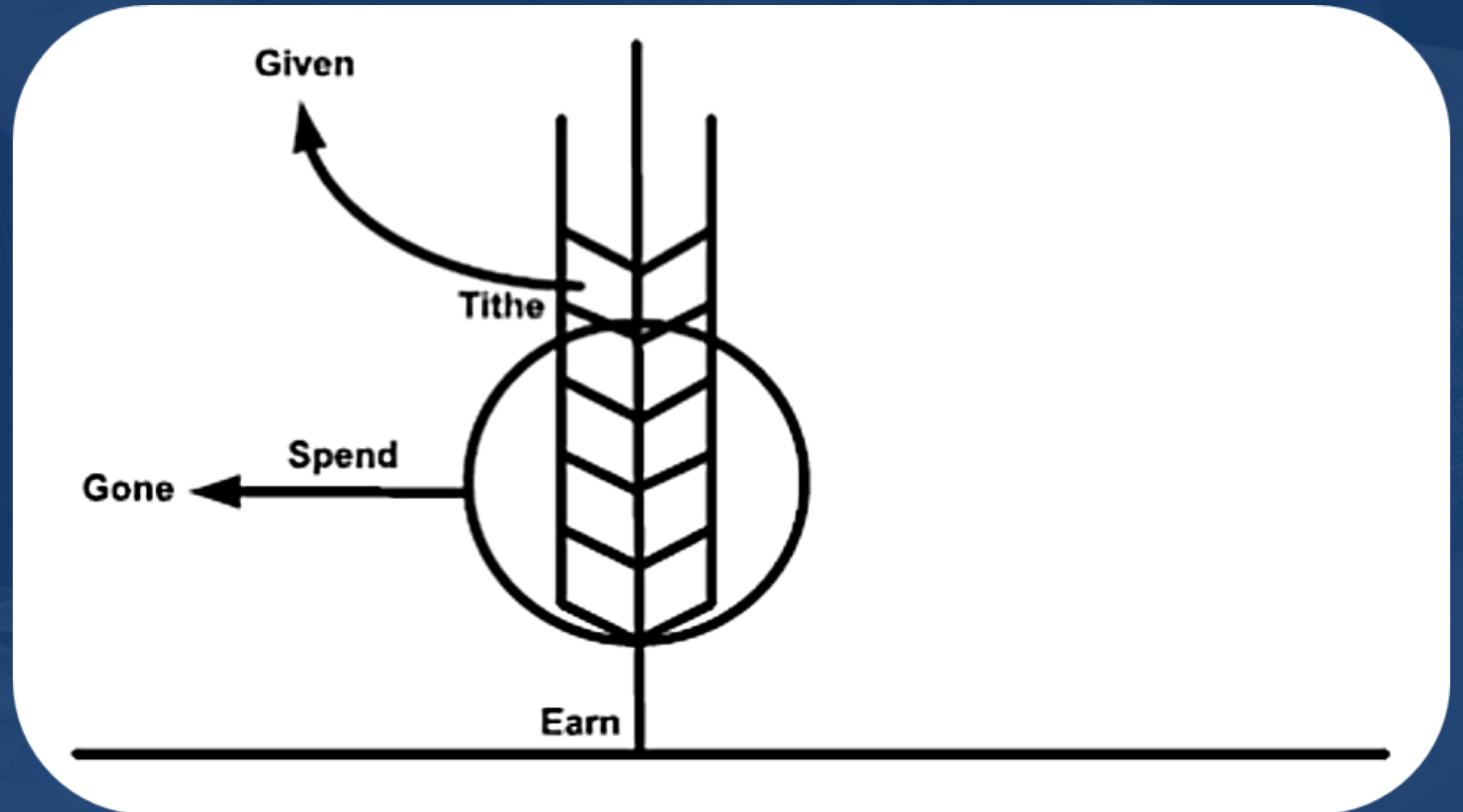
Matthew 25:29 (NLT)





What You Spend

This diagram illustrates how eight tenths of what you earn is GONE once you SPEND it.



What You Spend

Q6. Do you spend everything that you earn or do you have any surplus?



INVEST CAREFULLY

Invest Your Surplus

If you have money left over after your monthly expenses, then God has given you more money to manage for Him. If you gave your money to someone to manage, wouldn't you want that manager to give you an increase on your money?



INVEST CAREFULLY



“Again, the Kingdom of Heaven can be illustrated by the story of a man going on a trip. He called together his servants and gave them money to invest for him while he was gone. He gave five bags of gold to one, two bags of gold to another, and one bag of gold to the last – dividing it in proportion to their abilities – and then left on his trip.” *Matthew 25:14–15 (NLT)*



INVEST CAREFULLY



Do you know how to bring
an increase on God's
money?

This is where faith comes in.



INVEST CAREFULLY

“

You need to believe that you have the ability to manage what God has given you.

He didn't give you more than you have the ability to handle.



INVEST CAREFULLY



Invest Your Surplus

The way to bring an increase on the money entrusted to you is by investing.

Investing is like planting seeds.



INVEST CAREFULLY



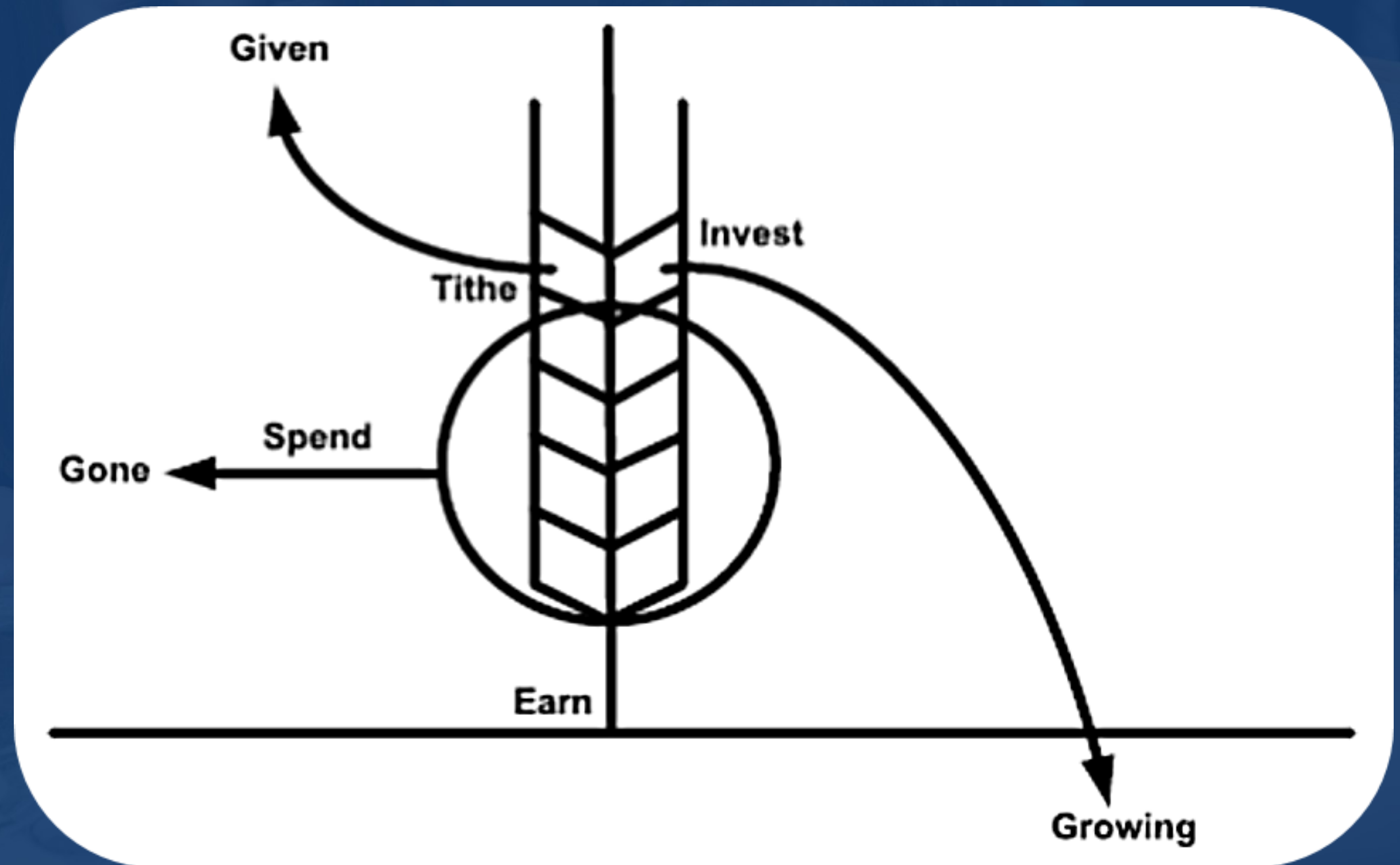
“

The money you invest
carefully is not gone,
it is GROWING.



Invest Your Surplus

This diagram illustrates the remaining portion of what you have earned being invested and it is **GROWING**.



INVEST CAREFULLY

Invest Your Surplus

Q7. Do you believe God wants you to bring an increase to the money He has given you?



INVEST CAREFULLY

Reasons to Invest

There are two reasons to invest:

1. Good management of the Master's money.

Being a faithful steward.



INVEST CAREFULLY

Reasons to Invest

There are two reasons to invest:

2. The second reason is that careful investing can eventually provide all the income you would need to live.



INVEST CAREFULLY



“The servant to whom he had entrusted the five bags of gold said, ‘Sir, you gave me five bags of gold to invest, and I have doubled the amount.’ The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”

Matthew 25:20–21 (NLT)



INVEST CAREFULLY

Reasons to Invest

Q8. How have
you been
managing
the money God
has given you?



Q9. Are you managing
your money
in such a way that you
could eventually
live off of your
investments?

If not, why?



INVEST CAREFULLY

When you plant a seed, it will grow and eventually produce a harvest.



When you invest your surplus, it will grow and eventually become a significant source of income.



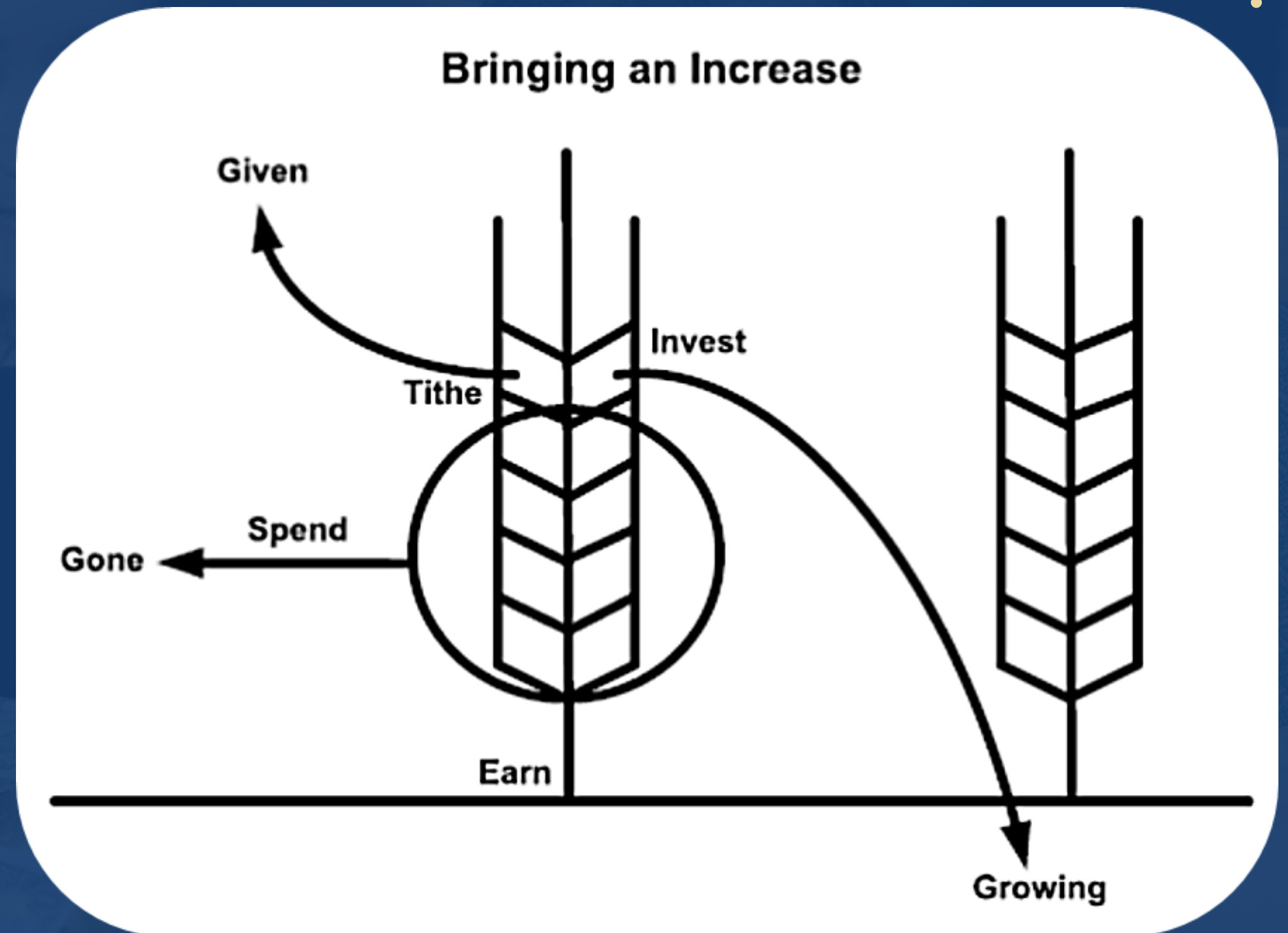
INVEST CAREFULLY

Just like you plant a seed in one season and harvest in another, an investment takes time (years) to multiply.



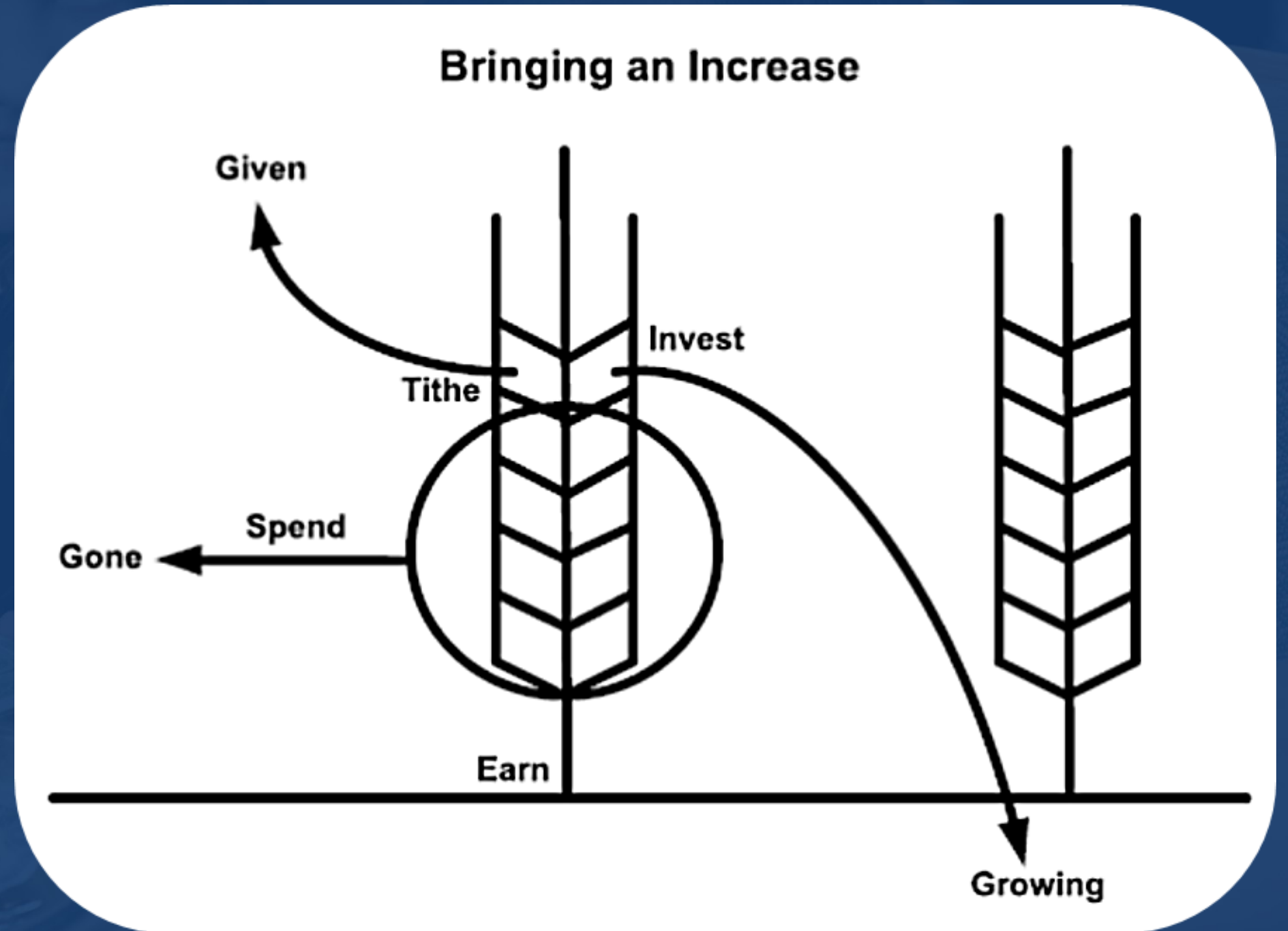
Reasons to Invest

This diagram illustrates a new plant GROWS from the investments you have made.



Reasons to Invest

The more seeds you get in the ground, the larger the harvest.





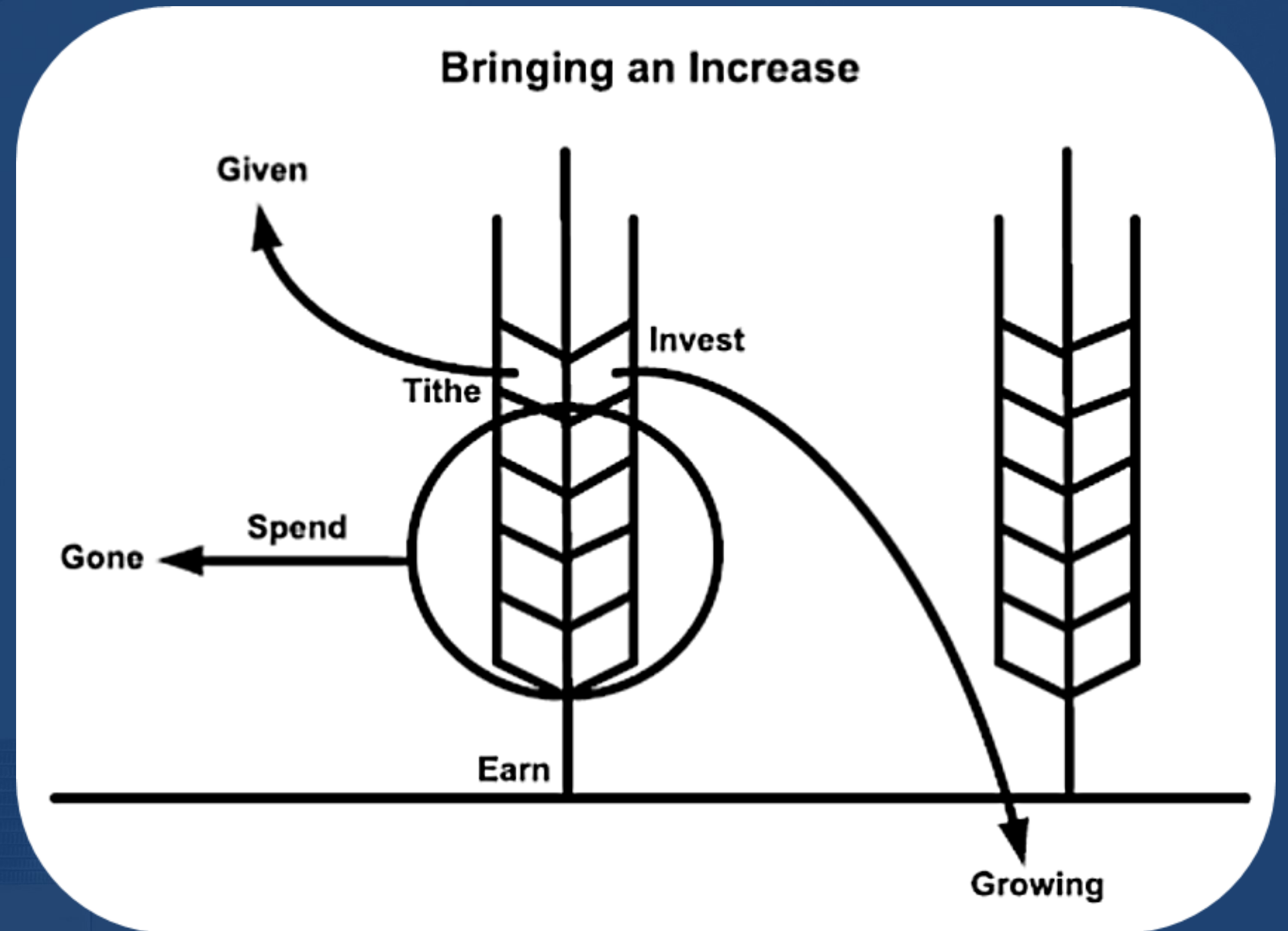
Reasons to Invest

Likewise the more money you invest, the more your investments will earn.



Reasons to Invest

If you want to have an abundant harvest in the future, invest as much as you can today.



INVEST CAREFULLY

To invest is to put your money to use in order to gain a financial increase.

Buying things today that will sell for a higher price in the future is investing.

Definition of Investment



INVEST CAREFULLY

Example

A house is considered an investment because as long as it is taken care of, it usually goes up in value.

Other investments might be land, mutual funds, annuities, permanent life insurance, stocks, bonds, and rental property.



INVEST CAREFULLY

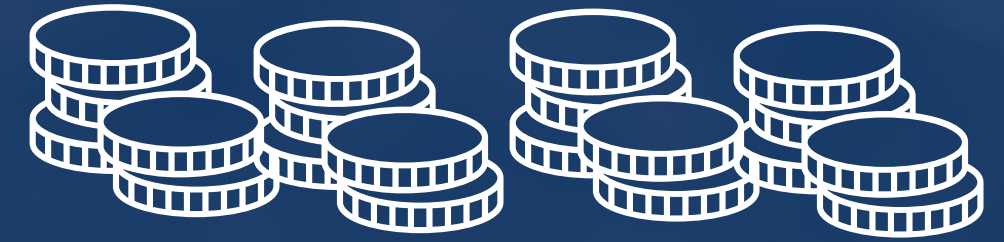
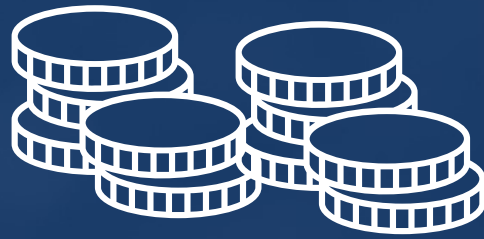
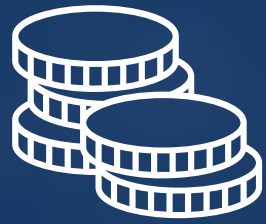
Example

A car is usually not a good investment because the longer you own it; the more it goes down in value.

A car is an **EXPENSE**, not an investment.



INVEST CAREFULLY



If you keep your money
invested, it will continue to
GROW.

Definition of Investment



INVEST CAREFULLY

Risky investments may
result in the loss of your
money.

Higher Return = Greater Risk



INVEST CAREFULLY

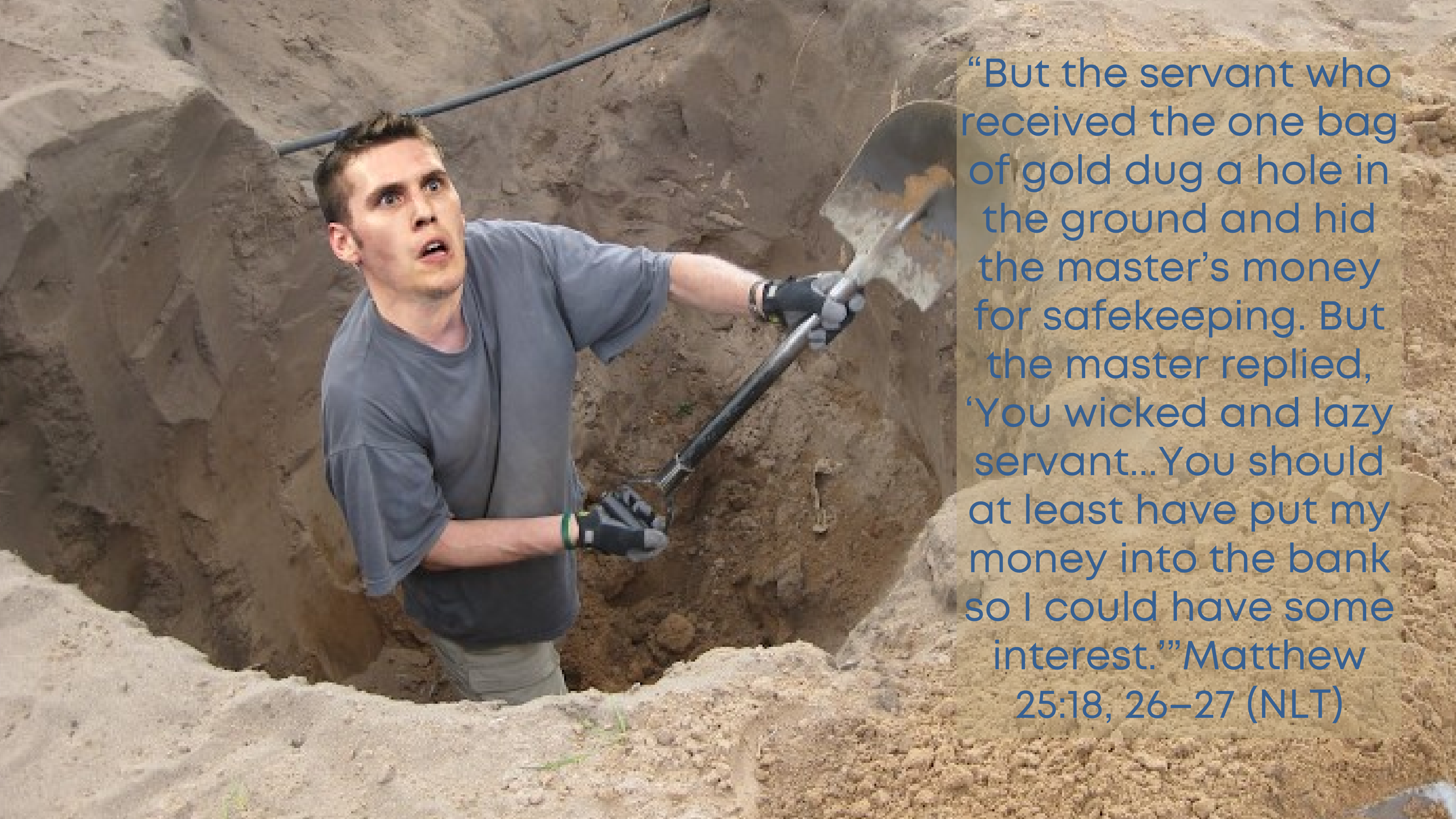
Q10. Is a high return worth the risk of losing your money?



INVEST CAREFULLY

Obviously, you don't want to lose your money but investing money will always involve some risk.





“But the servant who received the one bag of gold dug a hole in the ground and hid the master’s money for safekeeping. But the master replied, ‘You wicked and lazy servant...You should at least have put my money into the bank so I could have some interest.’” Matthew 25:18, 26–27 (NLT)

INVEST CAREFULLY

CONSIDER THIS...

The RIGHT motive for investing is FAITHFULNESS.

If FEAR is your motive, you may do nothing.

If GREED is your motive, you may invest carelessly (with too much risk).

If FAITHFULNESS is your motive, you remember it is God's money and He expects an increase.





INVEST CAREFULLY

Warning

Any percentage of annual increase that sounds too good to be true probably is too good to be true.



Warning

“Only simpletons believe everything they are told! The prudent carefully consider their steps.”
Proverbs 14:15 (NLT)



INVEST CAREFULLY

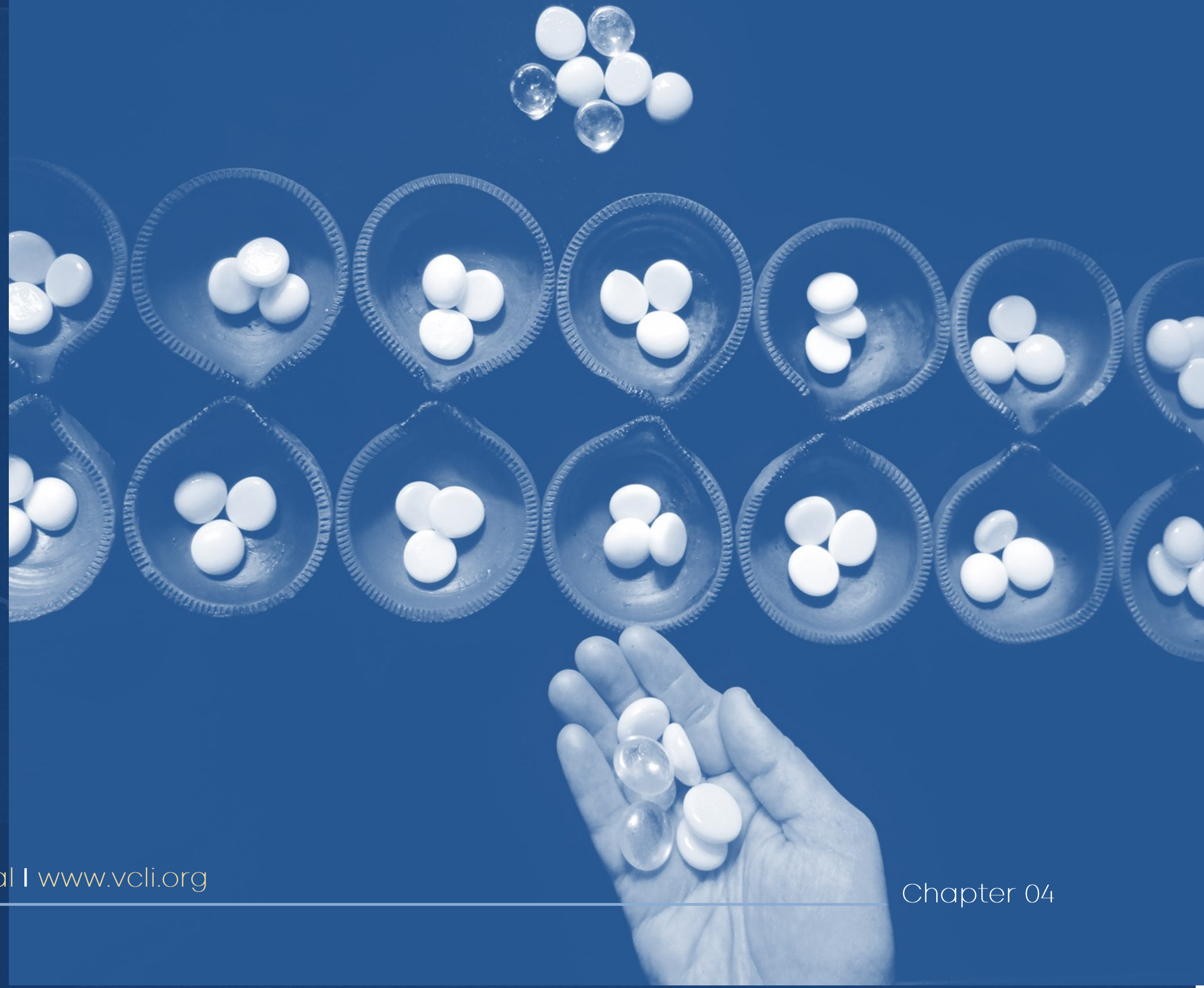
One way to reduce the risk of losing everything, if an investment goes bad, is to divide your money into several different investments.

Diversify



Diversify

“Divide your portion
to seven, or even to
eight, for you do not
know what
misfortune may
occur on the earth.”
Ecclesiastes 11:2
(NASB)



INVEST CAREFULLY

Investment Benefits in Retirement

Eventually, your careful investing will create a sizeable reserve.

That reserve can be large enough to produce a yearly increase that pays for your annual giving and spending.

At that point, you could live off the income from your investment.



INVEST CAREFULLY



When you have this source of income from your investments, you could retire.

Since you don't have to earn money at a job, your financial freedom has brought you time freedom.



INVEST CAREFULLY

Investment Benefits in Retirement

You could spend this time God has blessed you with helping your family, church or community.

Financial freedom might allow you to help with raising your grandchildren.



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Chapter 04

INVEST CAREFULLY

Finally, financial freedom protects you during seasons of your life when you are not able to work or earn money from your labors.

Investment Benefits in Retirement



INVEST CAREFULLY

Investment Benefits in Retirement

“Ants – they aren’t strong,
but they store up food for the winter.”

Proverbs 30:25 (NLT)



Investment Benefits in Retirement

Q11. What would
you do if you had
enough money that
you could retire?



INVEST CAREFULLY

“For you were called to freedom, brethren;
only do not turn your freedom into an
opportunity for the flesh, but through love
serve one another.”

Galatians 5:13 (NASB)



INVEST CAREFULLY

Financial freedom not only provides for your ongoing giving and spending, but it also provides for **life's emergencies** and leaving an **inheritance**.



INVEST CAREFULLY

Unexpected financial emergencies happen. Having money to handle them comes from careful investing.

If you don't have an emergency, then your investment is growing. If you do have an emergency, you can pull money out to pay for it.



Inheritance

“Good people leave
an inheritance to
their
grandchildren...”
Proverbs 13:22 (NLT)



INVEST CAREFULLY

Many people think of an inheritance being distributed to their children upon their death.

However, think of how much more enjoyment you would get from financially blessing your grandchildren while you are still living.

With careful investing, it's possible.



INVEST CAREFULLY

Financial freedom requires
planning and a **budget** that you
follow.



INVEST CAREFULLY

Q12. How much money would you need per year if you were to quit working?

(Assume that your home is paid off and your children are not living with you.)



INVEST CAREFULLY

The only way to save enough for the future is to start **investing** today.

Any expenses that can be eliminated from your spending will increase the amount you have to **invest**.



INVEST CAREFULLY

The potential to multiply the money entrusted to you becomes an exciting motivation for following a monthly **budget** and eliminating unnecessary spending.



INVEST CAREFULLY

Q13. Have you considered that you may have unnecessary expenses? If so, what are they?



INVEST CAREFULLY

Q14. Is it motivating to you to sacrifice some things you want now for the future benefit of financial freedom?



INVEST CAREFULLY

Q15. If being financially free were your goal, would it be worth following a monthly budget?



INVEST CAREFULLY

You may be thinking that you do not have anything close to what you will need to live on at retirement.

Yet, the only way to obtain any kind of reserve is to start with what you have and then consistently add to it every year.



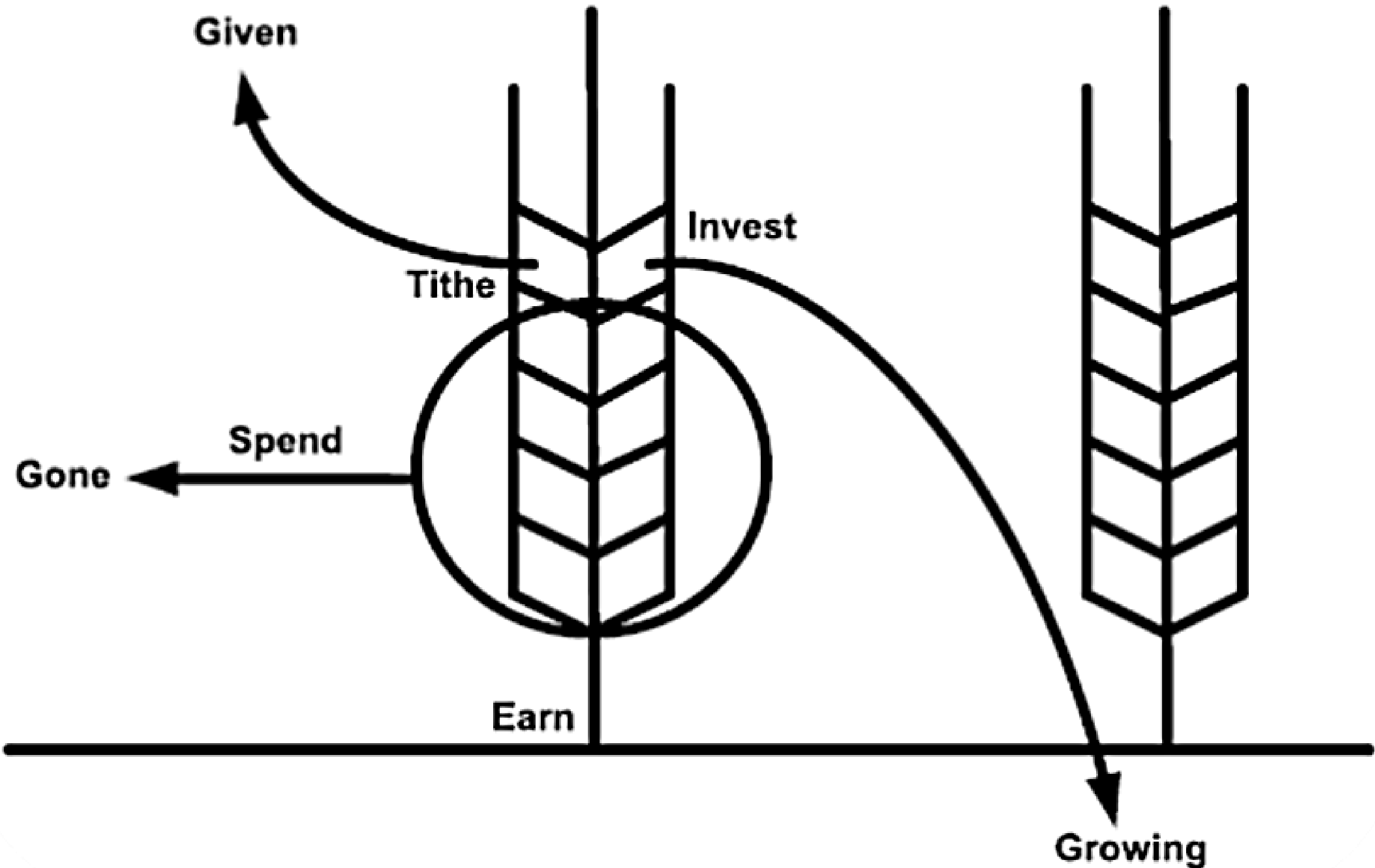
INVEST CAREFULLY

MAKE A PLAN

Next Week



Bringing an Increase



Thank you!



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