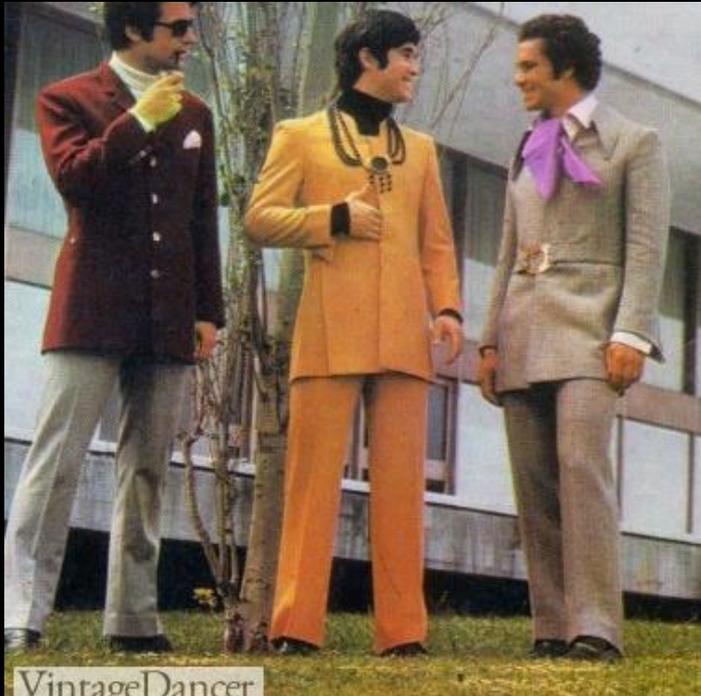
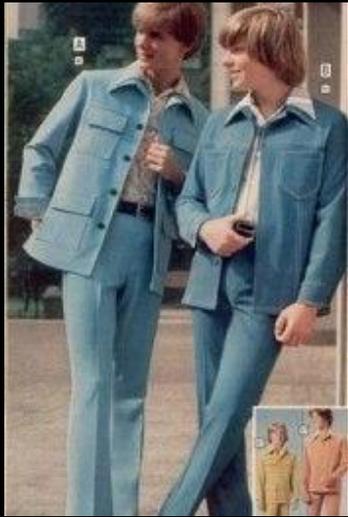


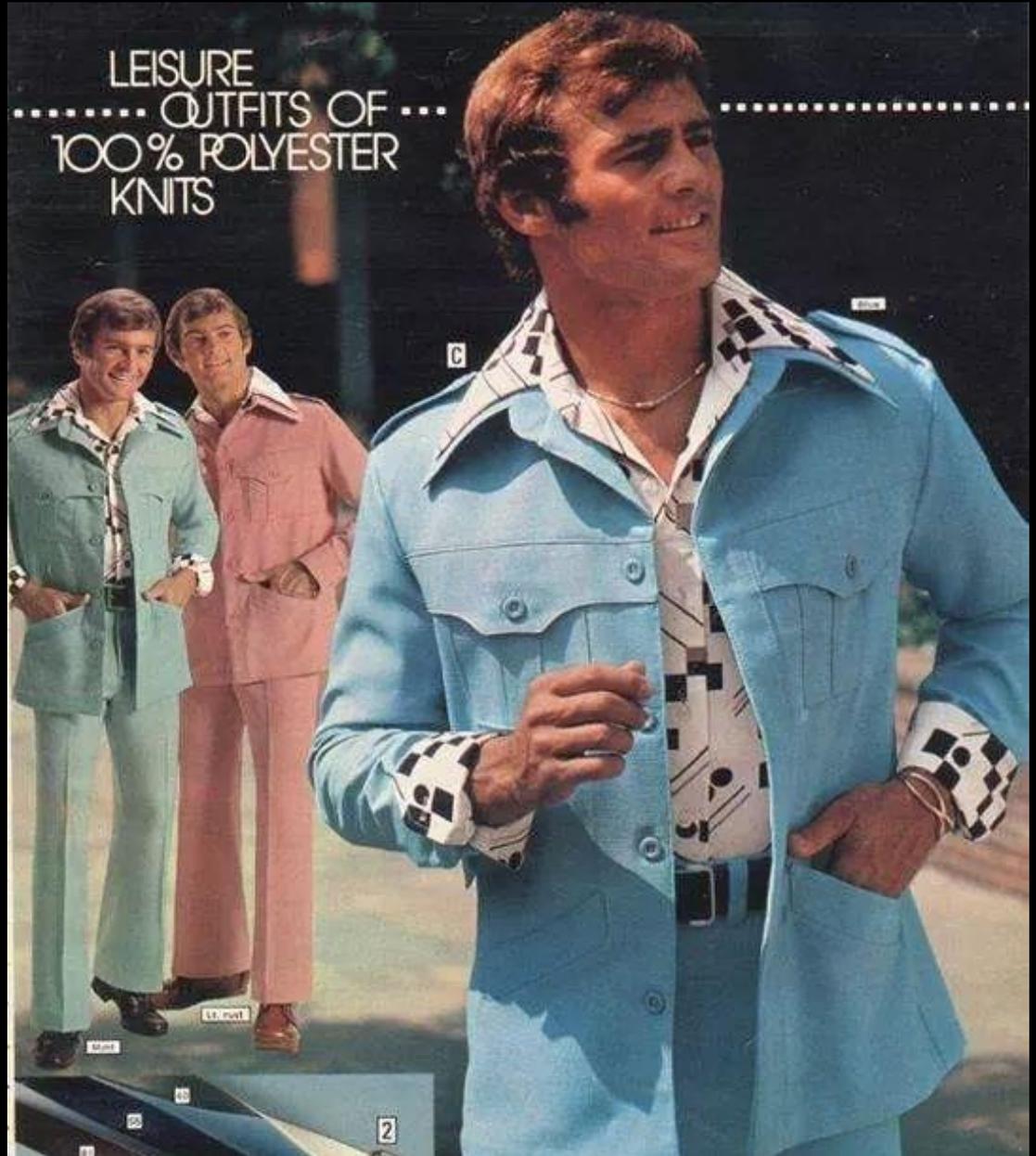
managing

— — — — —  
*A Biblical  
Perspective*  
— — — — —

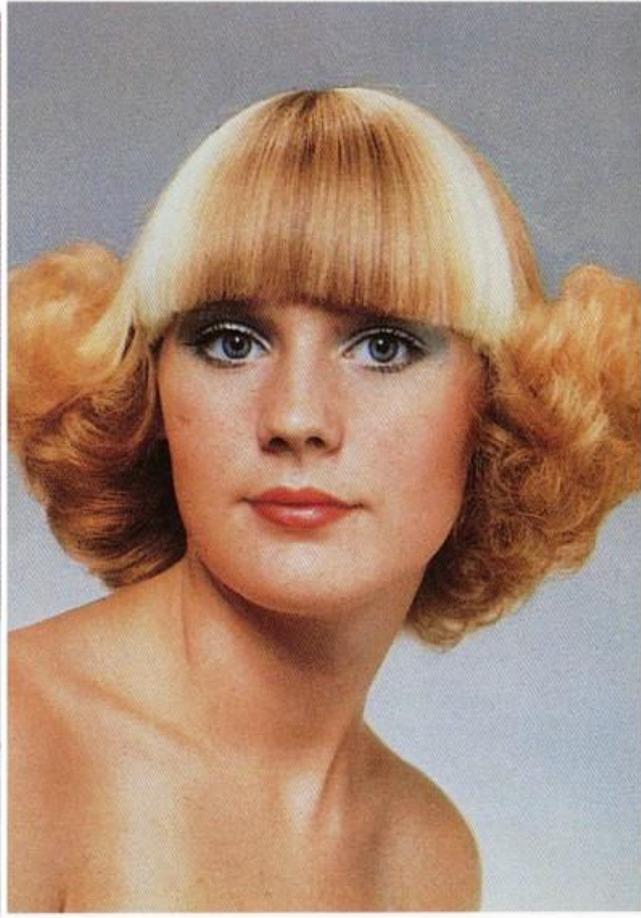
GOD'S  
money



VintageDancer











managing

— — — — —  
*A Biblical  
Perspective*  
— — — — —

GOD'S  
money

... OVER 700,000 SOLD ...

# MASTER YOUR MONEY

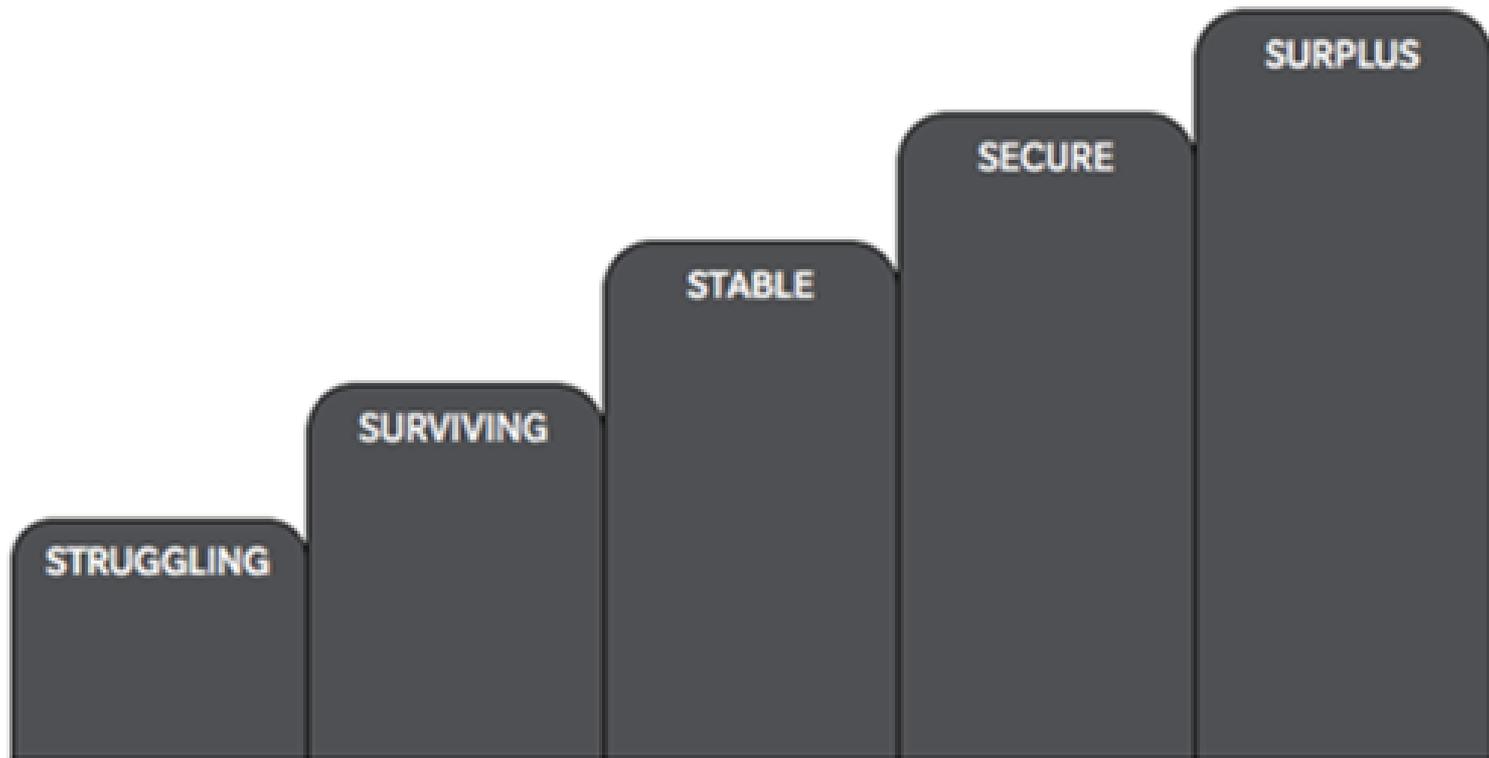
A STEP-BY-STEP PLAN FOR  
EXPERIENCING FINANCIAL CONTENTMENT

BESTSELLING AUTHOR

**Ron Blue**  
*with Michael Blue*

Copyrighted Material

# Five Stages of a Financial Journey



# Five principles help you get to your next step

1. Spend less than you earn
2. Avoid the use of debt
3. Build margin (save)
4. Set long term goals
5. Give generously

# Five principles help you get to your next step

1. Spend less than you earn
- 2. Avoid the use of debt**
3. Build margin (save)
4. Set long term goals
5. Give generously

Debt is

“any money owed to anyone  
for anything.”

Debt is not a sin

The wicked person borrows and does not repay, but the righteous one is gracious and giving.

Psalm 37:21

Debt is not a sin

The rich rule over the poor,  
and the borrower is a slave to  
the lender.

Proverbs 22:7

Debt may be a symptom  
of deeper issues

# Types of Debt

- Credit card debt
- Consumer debt
- Mortgage debt
- Investment debt
- Business debt

Consumer debt rose over  
\$1 Trillion in 2021

# 1. Debt is deceptive

He then told them, “Watch out and be on guard against all greed...”

Luke 12:15

2. Debt focuses on  
the wrong things

“Watch out and be on guard  
against all greed, because one’s  
life is not in the abundance of  
his possessions.”

Luke 12:15

2. Debt focuses on  
the wrong things

“The problem with greed is that  
it masks itself as need.”

### 3. Debt creates bondage

The rich rule over the poor,  
and the borrower is a slave to  
the lender.

Proverbs 22:7

No one can serve two masters,  
since either he will hate one and  
love the other, or he will be  
devoted to one and despise the  
other. You cannot serve both  
God and money.

Matthew 6:24

### 3. Debt creates bondage

The rich rule over the poor,  
and the borrower is a slave to  
the lender.

Proverbs 22:7

# Four questions to ask before you take on debt.

1. Does it make economic sense to take on  
this debt?

# Four questions to ask before you take on debt.

1. Does it make economic sense to take on this debt?
2. Do my spouse and I have unity about taking on this debt?

# Four questions to ask before you take on debt.

1. Does it make economic sense to take on this debt?
2. Do my spouse and I have unity about taking on this debt?
3. Do I have the spiritual peace of mind or freedom to enter into debt?

# Four questions to ask before you take on debt.

1. Does it make economic sense to take on this debt?
2. Do my spouse and I have unity about taking on this debt?
3. Do I have the spiritual peace of mind or freedom to enter into debt?
4. What personal goals and values am I meeting with this debt that can be met in no other way?

# Four questions to ask before you take on debt.

1. Does it make economic sense to take on this debt?
2. Do my spouse and I have unity about taking on this debt?
3. Do I have the spiritual peace of mind or freedom to enter into debt?
4. What personal goals and values am I meeting with this debt that can be met in no other way?

