

GOD WANTS YOU  
TO PROSPER  
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**The 10 Commandments for Financial Success**

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# AGENDA

## I. Opening Prayer

## II. Why are we here?

Pastor

## III. Seminar Overview (5 – 7 minutes)

- A) What We Cover: Common Sense Concepts, Not Commonly Followed
- B) Your Participation: Talk & Think
- C) What do you leave with? (handouts, commitment to later seminar)

## IV. Seminar Presentation ( 45 minutes)

- A) Title Study and Key Word Review (10 minutes)
- B) 10 Commandment Quiz T or F (8 minutes)
- C) What Does This Text Say?: Key Text Study (10 minutes)
- D) Overview Of 3 Key Financial Areas (10 minutes)
  - Cash Flow (handout)
  - Wealth buildup (handout)
  - Credit improvement (handout)

## VI. Survey (5 – 7 minutes) (handout)

## V. Summary ( 5- 7 minutes)

**SEMINAR TITLE STUDY  
KEY WORD REVIEW**

God Wants you To Prosper:

*What do you think when you hear that phrase?*

10 Spiritual Commandments for Financial Success:

*What do you think when you hear that phrase?*

Write out your meaning/ definition?

**God:**

**Prosper:**

**Commandment:**

**Financial:**

**Success:**

**10 COMMANDMENT QUIZ  
(T OR F) CHECK ONE**

- |                                                                                                           | <b>T</b>                 | <b>F</b>                 |
|-----------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 1. God is the creator and ruler of all things.                                                            | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Our attitude in giving is more important than the gift                                                 | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Paying tithe is 10% of your increase                                                                   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. One key attribute of law is that if followed, you get certain results                                  | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. The Bible requires financial responsibility to our family                                              | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Stewardship involves wise use of all talents: time, finances, skills, etc.                             | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. It is important to not only tithe and help family, but also help others -<br>especially church members | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. We only have to pay taxes if we agree with the government                                              | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. It is okay to want things that others have                                                             | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. God is very interested in his people prospering financially                                           | <input type="checkbox"/> | <input type="checkbox"/> |

# 10 COMMANDMENTS FOR FINANCIAL SUCCESS

## **1<sup>st</sup> Commandment**

Everything we are and have belongs to God.

Exodus 20:3, Luke 16:13, 1 John 2:15

## **2<sup>nd</sup> Commandment**

Our attitude in giving is important

2 Corinthians 9:7; Luke 21:1-4; 2 Corinthians 8:12

## **3<sup>rd</sup> Commandment**

Pay an honest tithe and offering to support church and charity

Leviticus 27:30-32; Malachi 3:8-10

## **4<sup>th</sup> Commandment**

Reciprocity: The more you give, the more you will receive

Proverbs 11:24, 25; 2 Corinthians 9:6-8

## **5<sup>th</sup> Commandment**

Take care of your family

Exodus 20:12; 1 Timothy 5:8

## **6<sup>th</sup> Commandment**

Be a steward of all your resources

Matthew 25:14-29; Luke 12:42-48

## **7<sup>th</sup> Commandment**

Remember our financial responsibility to others (particularly church members)

Matthew 25:32-46; Act 2:44, 45; Galatians 6:10

## **8<sup>th</sup> Commandment**

Give the government their just due

Matthew 22:17-21; Romans 13:1, 2

## **9<sup>th</sup> Commandment**

Covetousness: Do not want anything some else has

Exodus 20:17; Habakkuk 2:9; Luke 12:15-21; Ephesians 5:5; Hebrews 13:5

## **10<sup>th</sup> Commandment**

Prosperity is the result of faithfulness to God

Deuteronomy 30:9; Joshua 1:8; 2 Chronicles 26:5; 1 John 1:2

## WHAT DOES THIS TEXT SAY?

### **Ecclesiastes 7:12**

King James Version (KJV)

For wisdom is a defence, and money is a defence: but the excellency of knowledge is, that wisdom giveth life to them that have it.

New International Version (NIV)

Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor.

Get into groups of 2-4 people and discuss the text above (two versions provided). Discuss and define the following words:

**Wisdom**

**Shelter/Defense**

**Money**

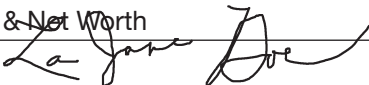
**Advantage/Excellency**

**Perserves the life/giveth life**

<b>MONTHLY CASH FLOW</b>		
NAME		AMOUNT
<b>NET INCOME: COMING IN</b>		
Source #1 (ALA POWER)		\$2,500
Source #2 (JANITORIAL)		\$300
Total Net Income		\$2,800
<b>EXPENSES: GOING OUT</b>		
<b>1. Tithe &amp; Offerings (10%)</b>		\$280
<b>2. Taxes (20%)</b>		\$560
<b>3. Food (10%)</b>		\$280
<b>4. Childcare expenses</b>		\$500
<b>5. Health/Life Insurance</b>		\$0
<b>6. Savings (5%)</b>		\$25
<b>7. Clothing &amp; Entertainment</b>		\$25
<b>8. Housing (30%)</b>		
Mortgage/ Rent	\$700	
Electricity	\$100	
Gas	\$50	
Water	\$30	
Telephone	\$55	
Total Housing ( 33% in this example)		\$935
<b>9. Automobile (15%)</b>		
Loan Payments	\$0	
Gasoline	\$100	
Insurance	\$35	
Maintenance	\$50	
Total Auto Expenses		\$185
<b>10. Debts (5%)</b>		
Credit Cards	\$0	
Loans & Notes	\$0	
Total Debts		\$0
<b>TOTAL EXPENSES</b>		<b>\$2,790</b>
<b>CASH FLOW</b>		<b>-10 -</b>



## WEALTH BUILD-UP: HOW RICH ARE YOU?

Assets	Amount in Dollars
Cash - checking accounts	\$250
Cash - savings accounts	\$1,500
Certificates of deposit	\$0
Securities - stocks / bonds / mutual funds	\$0
Notes & contracts receivable	\$0
Life insurance (cash surrender value)	\$0
Personal property (autos, jewelry, etc.)	\$12,500
Retirement Funds (eg. IRAs, 401k)	\$22,500
Real estate (market value)	\$110,000
Other assets (Stock in Privately Held Companies)	\$0
<b>Total Assets</b>	<b>\$146,750</b>
Liabilities	Amount in Dollars
Current Debt (Credit cards, Accounts)	\$7,500
Notes payable (describe below)	\$0
Taxes payable	\$0
Real estate mortgages (describe)	\$80,000
Other liabilities (specify) School Loan	\$5,500
Other liabilities (specify)	\$0
<b>Total Liabilities</b>	<b>\$93,000</b>
<b>NET WORTH</b>	
<b>\$53,750</b>	
Total Liabilities & Net Worth	\$146,750
Signature: 	Date: 11 - 20 - 2005





# LAJANE DOE

Consumer Credit Report  
November 20, 2005

## CONSUMER INFORMATION

	<b>Experian</b>	<b>TransUnion</b>	<b>Equifax</b>
<b>Name</b>	LaJane Doe	LaJane Doe	LaJane Doe
<b>Current Address</b>	123 Main St. Birmingham	123 Main St. Birmingham	123 Main St. Birmingham
<b>Previous Address</b>	000 Garden St, Atlanta	000 Garden St, Atlanta	000 Garden St, Atlanta
<b>Current Employer</b>	Alabama Power	Alabama Power	Alabama Power

## CONSUMER STATEMENT

I did not make the payment to Wow Electronics because the radio I bought was deliver in defective condition. Wow Electronics would not repair or replace the radio and they would not let me return or exchange the radio. Since the radio was defective and un-useable I refused to pay for it.

## SUMMARY INFORMATION

<b>Real Estate Accounts</b>	<b>Experian</b>	<b>TransUnion</b>	<b>Equifax</b>
<b>Count</b>	1	1	1
<b>Balance (\$)</b>	80,000	80,000	80,000
<b>Payment(\$)</b>	700	700	700
<b>Current</b>	1	1	1
<b>Delinquent</b>	0	0	1
<b>Derogatory</b>	0	0	0
<b>Unknown</b>	0	0	0
<b>Revovling Accounts</b>	<b>Experian</b>	<b>TransUnion</b>	<b>Equifax</b>
<b>Count</b>	0	0	0
<b>Balance (\$)</b>	0	0	0

**ACCOUNT HISTORY INFORMATION****Creditor Name**

	<b>Experian</b>	<b>TransUnion</b>	<b>Equifax</b>
<b>Account Number:</b>	1234****	1234****	0 -1234****
<b>Type:</b>	Real Estate	Real Estate Mortgage	Real Estate
<b>Condition:</b>	Open	Open	Open
<b>Responsibility:</b>	Individual	Individual	Individual
<b>Pay Status:</b>	60 days late	Charge Off	30 days late
<b>Date Opened:</b>	6/1/00	6/1/00	6/1/00
<b>Date Reported</b>	1/1/02	1/1/02	1/1/02
<b>Balance and Limit:</b>	Balance of \$80,000	Balance of \$80,000	Balance of \$80,000
<b>Payment and Terms:</b>	\$700 for 360 months	\$700 for 360 months	\$700 for 360 months
<b>High Balance:</b>	\$85,000	\$85,000	\$85,000
<b>Past Due:</b>	\$0	\$0	\$0

**Remarks:****Two Year Payment History:**

	<b>Experian</b>	<b>TransUnion</b>	<b>Equifax</b>
0 to 3 months	0	0	0
4 to 10 months	0	0	0
11 to 17	1	2	1
18 to 24 months	1	3	0

**Seven Year Payment History:**

	<b>Experian</b>	<b>TransUnion</b>	<b>Equifax</b>
30 Days Late:	1	1	1
60 Days Late:	1	1	0
90 Days Late:	0	1	0

**PUBLIC RECORD INFORMATION****INQUIRY INFORMATION**

<b>Creditor Name</b>	<b>Date of Inquiry</b>	<b>Credit Bureau</b>
Bank	01/02/2002	TransUnion
Credit Card Company	12/13/2001	Equifax
Credit Card Company	12/05/2001	Experian
Mortgage Lender	11/19/2001	Experian

**CREDITOR INFORMATION**

<b>Creditor Name</b>	<b>Address</b>	<b>Phone Numbers</b>
Bank Credit Card	123 Main Street,Birmingham, AL 35210	(800) 000 - 1234
Bank Credit Card	333 Garden Street, ATL, GA 36000	(800) 000 - 1234
Auto Lender	000 Main Street, NY, NY 00000	By Mail Only

# STEWARDSHIP SURVEY

1. Are you satisfied with your personal financial situation?

Yes

No

2. If the answer to #1 is no, tell why.

3. Do you currently pay at least 10% in tithe?

Yes

No

4. Do you pay an additional offering (in excess of tithe)?

Yes

No

5. Please rank the following financial concerns 1 - 10 with one being the most important concern.

\_\_\_ Getting out of debt

\_\_\_ Paying more tithe/offering

\_\_\_ Saving more money

\_\_\_ College funds for children

\_\_\_ Buying a home

\_\_\_ Business Ownership

\_\_\_ Investing

\_\_\_ Retirement

\_\_\_ Tax Planning

\_\_\_ Other (please explain)

6. Would you attend a series of Financial Seminars at this church planned in the upcoming weeks?

Yes

No

7. Did you enjoy the presentation style? Why?

8. Did you find the content applied to your financial situation?

9. Are there any 'Financial Misadventures' you would like to share? Feel free to use the backside!

10. Considering your average schedule what would be the best time for future Seminars? How many sessions?