



What Does The Bible Say About Money?

Almost everyone agrees that the Bible contains great advice about life, from improving your marriage to getting along with your boss at work. But does the Bible really say much about money? Does it really give us advice that we can apply to our own life in today's world?

The Good News is Yes! Absolutely! We believe the Bible is as relevant and helpful today as when it was written, and God has a lot to say about money. Did you know money is mentioned in the Bible over 800 times?

God must be pretty serious about this subject to talk about it that much. In fact, Jesus says in Luke 16:11, "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" It appears from this verse that God uses money as a test of our management and stewardship skills before entrusting us with spiritual things. [See more below.](#)

Money in the Bible

- 1. Proverbs 13:22 "A good man leaves an inheritance to his children's children" indicating that God wants us to make a difference, financially, in our family tree.
- 2. Proverbs 21:20 "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." This gives us an idea of how God wants us to save for a rainy day, to set something back for safekeeping.
- 3. Proverbs 22:7 states that "The rich rule over the poor, And the borrower is servant to the lender." Really? The Bible discourages debt? Does God really want me to pay my debts off and avoid debt?
- 4. Luke 14:28 "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it." Does Jesus really want me to save up and pay for the things I buy?
- 5. Matt. 6:24 "You cannot serve both God and money". If money is this important to God, why are there so few Sunday school classes on this topic? Why don't we see lots of small group studies on "Managing Your Finances" or "Getting Out of Debt"? Why aren't there more sermons in this area? There are many reasons, but the top reason is that most people don't realize how much of a problem managing money is for the average family. [Look at the statistics below:](#)

Financial Statistics

- 1. Marital Problems - 37 percent (the highest rate) of marital problems derive from financial situations
- 2. Cash Flow - 70 percent of all consumers live paycheck to paycheck, meaning they run out of money before the end of the month
- 3. Savings - The average family would have to use a credit card to pay a \$1,500 unexpected expense (ex: home or car repair).
- 4. Retirement - Nearly half of all Americans (46%) have less than \$10,000 saved for their retirement. It is a problem that affects everyone, inside and outside of the church. In fact George Barna says that the fastest growing churches are teaching about marriage, child rearing, finances, and careers. Money is a

serious subject, and God is serious about money, which is why we should study closely what he has to tell us.

Finally, there is something to guide us! A study to take God's wisdom about money and help us apply it to our own lives. It is called Financial Peace University.

What is Financial Peace University?

Financial Peace University (FPU) is the most important step to changing your financial future. It is your Total Money Makeover Program. It takes the knowledge from God and turns it into real action in our lives through a step-by-step process taught by best-selling author and financial counselor Dave Ramsey.

FPU is a 13-week life-changing program that empowers and teaches you how to make the right money decisions to achieve your financial goals and God's plan for your life. The course includes practical lessons on eliminating debt, building wealth, giving like never before, and much, much more!

Who is Financial Peace University for?

It's for EVERYONE!...from the financially secure to the financially distressed. Over 180,000 families and individuals have attended Financial Peace University. Applying God's Word radically changes your life. On average, FPU graduates have paid off over \$5,300 in debt and saved \$2,700 during the 91-day program!

What Will I Learn?

In this life-changing program you will learn:

- 1. Step-by-Step Cash Flow Planning
 - * Luke 14:28: "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it."
- 2. Debt Snowball Plan Technique to Eliminating Debt
 - * Proverbs 22:7: "The borrower is slave to the lender."
- 3. How to Invest Wisely
 - * Ecclesiastes 11:2: "Give portions to seven, yes to eight, for you do not know what disaster may come upon the land."

Get Started Now

When and Where Does FPU Meet?

All sessions (except two previews) are held at the M&I Bank, 18811 East Valley View Parkway, Independence, Mo 64055 (just east of the intersection of I-470 and Highway 40)

If you cannot attend one of the free preview sessions or you have missed the class start date, don't worry. Go ahead and join the class. Each session is independent and you will be able to make up the missed sessions at a later time to complete the course.

Class Schedule

Preview (at Abiding Savior) Sunday, Jan 13, 2008, 9:45 AM
Preview (at M&I Bank) Sunday, Jan 13, 2008, 4:00 PM
Preview (at Abiding Savior) Sunday, Jan 20, 2008, 9:45 AM
Super Savers Sunday, Feb 10, 2008 4:00 PM
Cash Flow Planning Sunday, Feb 17, 2008 4:00 PM
Relating With Money Sunday, Feb 24, 2008 4:00 PM
Buying Only Big, Big Bargains Sunday, Mar 2, 2008 4:00 PM
Dumping Debt Sunday, Mar 9, 2008 4:00 PM
Understanding Investments Sunday, Mar 16, 2008 4:00 PM
Understanding Insurance Sunday, Mar 30, 2008 4:00 PM
Retirement & College Planning Sunday, Apr 6, 2008 4:00 PM
Buyer Beware Sunday, Apr 13, 2008 4:00 PM
Real Estate & Mortgages Sunday, Apr 20, 2008 4:00 PM
Career & Extra Jobs Sunday, Apr 27, 2008 4:00 PM
Collection Practices & Credit Bureaus Sunday, May 4, 2008 4:00 PM
The Great Misunderstanding Sunday, May 11, 2008 4:00 PM

What Does FPU Cost?

Get a lifetime membership in FPU with the purchase of a Membership Kit. Only one kit is required per family.

Included with your membership are:

- * Course Materials

The Membership Kit provides everything you need to attend a class in your area.

- * Access to the Member Resource Center

Enhance your FPU experience with online features including budgeting software, an active discussion community, bonus articles, videos and more.

- * Lifetime Benefits for Your Family

With your lifetime membership, you and your immediate family can attend an FPU class anywhere, any time, at no extra charge.

You may purchase your kit online at www.daveramsesy.com or directly from Abiding Savior Lutheran Church.

If purchased from Abiding Savior, your kit costs \$100. Limited kits are available, so sign up today.

How Do I Sign Up?

Get a reservation form from the church office, complete the information and return it to the office along with a check for \$100 payable to Abiding Savior Lutheran Church.