

- b. Should trust in God negate investing and long term planning?
- c. What is the connection between these issues?

Budgeting gold nugget:

1. Start with tracking your spending for 30 days.
2. Figure out your earnings, your taxes if they are not already deducted,
3. Your giving to God [this should be #1],
4. Followed by some savings,
5. Available living funds now distributed; [ALF] which is the remainder of your earnings, rent/mortgage, food, and other expenses.

1. 10 Biblical Principles for successful investing:

- a. Establish Written Financial Goals
- b. Seek Wise Counsel
- c. Cultivate a Long Term Perspective
- d. Diversify your portfolio
- e. Avoid get rich quick schemes
- f. Avoid risky investments if you can't afford the loss
- g. Avoid high leverage
- h. Monitor your anxiety
- i. Establish limits on the amount you invest
- j. Share and discuss plans with spouse (if married) or wise friend if single

2. Plan your Will and Estate

- a. You Will Die
- b. You will take nothing with you
- c. Sad fact: 70% of Americans die without a will
- d. Three things to remember in your will
 - i. Remember your heirs
 - ii. Remember the Kingdom of God- Ministries
 - iii. Remember Taxes will be taken out

This issue was so filled with important information that seeing it again would be beneficial, if for any reason, to make good notes of the advice given on long term investment. God desires His children to do well. That doesn't necessarily translate to richness, but it does mean that whatever financial or material blessings God gives us should be managed with great care.

Pray now that God would help you develop a desire to be a better steward of His resources. Pray for wisdom and guidance. Pray that the members of this group will manage better the gifts God has given them.

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