



# Happy Family

## Study Guide 11

### Five Keys to Financial Success

Some people see their money constantly disappearing! There is always more month than money! But others see their money growing and even multiplying! What are the keys to financial success?

**1. First, if you're a couple, Use the Two Partners' Plan. Reject the One Boss Plan. In this plan:**

- One spouse is the earner and declares, "This is my money!"
- Then adds, "I will use my money as I please! Ask no questions!"
- Jesus condemned such an arrogant attitude (Matthew 20:25, 26).

**2. Also, reject the Two Bosses Plan. True or False?**

- ☐ ☐ 1. Here both spouses earn, and each says, "This is my money!"
- ☐ ☐ 2. They divide up the expenses, but their incomes are secret!
- ☐ ☐ 3. This is a good plan because each shoulders some responsibility.
- ☐ ☐ 4. This is a bad plan. It violates the essence of marriage: Two = One!

**3. Instead, use the Two Partners Plan! How does that work?**

**Choose: our, inside, together.**

- (a) If there is one earner, he or she says, "I work outside the home and you work \_\_\_\_\_. So this is our money!"
- (b) If there are two earners, each says, "This is not my money or your money. It's \_\_\_\_\_ money!"
- (c) Expenses are decided together. Financial decisions are made \_\_\_\_\_.

**4. Group Activity.**

- (a) List some of the liabilities of the One Boss and Two Bosses Plans?
- (b) What are some of the benefits of the Two Partners Plan.



**5. The second key to financial success is: Make a Budget and Stick to it! Luke 14:28-30. True or False?**

- ☐ ☐ 1. Jesus endorsed strategic planning and budgeting.  
☐ ☐ 2. The ideal is a balanced budget, but a deficit budget is workable.  
☐ ☐ 3. Savings should be a line item in the budget.  
☐ ☐ 4. Both spouses should create it, with an allowance for each one.

**6. Here is the third key: Avoid Getting into Debt for Everyday Items.**

- Advertisements urge us to buy things we don't need and can't afford.
- The average American owes \$ 5,300 on credit card debt.
- Making minimum payments will take 30 years and \$ 13,309 in interest.
- Rule: Attend to needs, not wants. If I can't afford it, I'll do without it!
- Why avoid debt? Proverbs 22:7. "The borrower is \_\_\_\_\_ to the lender."

**7. Key number four is: Implement a Strategy to Liquidate All Debt.**

**Choose: decision, top, second, principal, credit, first, repeating.**

- (a) Make a firm \_\_\_\_\_:  
No more unnecessary debt!
- (b) Eliminate most \_\_\_\_\_  
cards. Do plastic surgery!
- (c) Make a list of all debts - smallest  
at the \_\_\_\_\_, largest at  
the bottom.
- (d) Whenever some extra money arrives, use it to pay off the \_\_\_\_\_ debt.
- (e) Apply money that went to the first to the \_\_\_\_\_, paying it off early.
- (f) Keep on \_\_\_\_\_ that process. So each is paid off ahead of time!
- (g) For the home mortgage, pay all the extras directly to the \_\_\_\_\_.  
This will eliminate huge amounts of interest and years of indebtedness.



**8. The fifth key to financial success is: Have a Senior Partner. Who is He?**

**Haggai 2:8.** "‘The silver is mine and the gold is mine,’ says the Lord.”  
So God is the real Owner. And He is my Senior Partner!

**9. How do I recognize God’s ownership and my stewardship?**

**Leviticus 27:30.** I return the \_\_\_\_\_, which is one \_\_\_\_\_ of my income.  
So if I earn \$ 1,000, the tithe is \$ \_\_\_\_\_.

**10. The normal response is: I can't afford to give that much! But when we use God's portion for ourselves, what's the result?**

**Malachi 3: 8, 9. Haggai 1:9.**

**Choose: holes, robbing, curse.**

- (a) Since we are using what belongs to God, we are \_\_\_\_\_ Him!
- (b) Instead of getting His blessing, our money receives a \_\_\_\_\_.
- (c) Our money enters a bag with \_\_\_\_\_. Then it soon disappears!



**11. But when we return God's portion, we get God's Blessings!**

**Malachi 3:10.** “ ‘Try Me now in this,’ says the Lord of hosts, ‘If I will not open the windows of heaven and pour out for you such \_\_\_\_\_ that there will not be room enough to \_\_\_\_\_ it.’”

**12. Should I give God's part first or after my expenses are paid?**

**Matthew 6:33. True or False?**

- ☐ ☐ **1.** If I take care of my expenses first, there may be nothing left.
- ☐ ☐ **2.** So God's tithe should come first - the first item in my budget.
- ☐ ☐ **3.** If I subtract His part first, God will add His blessing to the rest.

**1 Kings 17:10-16.** Read the story of a single mother who put God first.

**13. But God does not only want one-tenth of my money, He wants tentenths of my life!**

- This is beautifully illustrated in the experience of Levi Matthew.
- He was a Roman tax collector. He collected for Rome and for himself.
- Day by day, he got richer! And each day his wife got happier!

**14. But one day, Jesus entered Matthew's office and gave him an invitation! What was it? And how did Matthew respond?**

**Matthew 9:9.** “And He [Jesus] said to him, ‘\_\_\_\_\_ Me.”

**Luke 5:28.** “So he [Matthew] left all, \_\_\_\_\_ up, and \_\_\_\_\_ Him.”

**15. Today, Jesus gives to each of us the same invitation!**

**Matthew 16:24.** “If any one desires to come after Me, let him deny himself, and take up his cross, and \_\_\_\_\_ Me.”

- “Follow Me to Calvary! Give your life to Me!”
- “Follow Me each Sabbath and worship Me in My sanctuary!”
- “Follow Me to the waters of baptism. Be baptized - just like Me!”
- Matthew said, “Yes, Lord!” What will your answer be? \_\_\_\_\_.



**16. Group Activity. Put yourself in Matthew's place.**

- (a) Name at least three excuses that he could have given Jesus.
- (b) What answers would Jesus have given to each excuse?
- (c) So what is God saying to you and me today?

**17. God gives rewards to those who follow Jesus. Look at Matthew's!**

- His name has been immortalized throughout 2,000 years of history!
- His name will be on a pillar of the New Jerusalem forever! (Rev. 21:14).

**18. When I step out and follow Jesus, what rewards will I receive**  
**Choose the right word: Jesus, more, gold.**

**Matthew 19:29.** I will get many times \_\_\_\_\_ of whatever I sacrifice.

**Revelation 21:21.** I will walk on streets of \_\_\_\_\_ in the New Jerusalem.

**Revelation 22:4.** I will see the face of \_\_\_\_\_ and live with Him forever!

**My Choice.**

- ☐ I'll use the Partners Plan! God is my Senior Partner. I will return His tithe.
- ☐ Beyond 1/10 of my money, I'll give 10/10 of my life. I will follow Jesus.

**Check Your Answers.** 2. 1T, 2T, 3F, 4T. 5. 1T, 2F, 3T, 4T. 12. 1T, 2T, 3T. **Graphics:** Pages 1, 2: Dreamstime; P 3, 4: Good Salt.

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