

Cross Training

“In \$hape”

What Are the Keys to Financial Fitness?

KEY #1: Planning

- **Prov. 21:5:** *“The plans of the diligent lead to profit as surely as haste leads to poverty.”*
1. Plan to give.
 - **2 Cor. 8:7; 9:6-7:** *“Just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.⁶ Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.⁷ Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*
 2. Plan to save.
 - **Prov. 6:6-8; 13:11:** *“Go to the ant, you sluggard; consider its ways and be wise!⁷ It has no commander, no overseer or ruler,⁸ yet it stores its provisions in summer and gathers its food at harvest.¹¹ Dishonest money dwindles away, but he who gathers money little by little makes it grow.”*
 3. Plan to pay my taxes.
 - **Matt. 22:21b:** *“Give to Caesar what is Caesar's, and to God what is God's.”*
 4. Plan to pay my debts.
 - **Ps. 37:21:** *“The wicked borrow and do not repay, but the righteous give generously.”*
 5. Plan to pay for my lifestyle.
 - **Prov. 21:20:** *“In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.”*

KEY #2: Contentment

- **1 Tim. 6:6-8:** *“...godliness with contentment is great gain.⁷ For we brought nothing into the world, and we can take nothing out of it.⁸ But if we have food and clothing, we will be content with that.”*
- **Eccl. 5:19:** *“Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God.”*