

## Webinar: Managing Personal Finances

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In this study we will answer with the Bible and the Spirit of Prophecy some questions on managing personal finances. Topics include the three principles of financial freedom, budgeting, debt, wise use of credit, enjoying the blessings of savings, and investments.

### The Three Principles of Financial Freedom

1. What three principles of financial freedom can we find in the Bible?

Principle 1 [Ps. 24:1, 2](#): \_\_\_\_\_

Principle 2 [Phil. 4:19](#): \_\_\_\_\_

Principle 3 [Matt. 6:33](#): \_\_\_\_\_

### Budgeting

2. What does the Bible say about budgeting? [Luke 14:28-30](#)

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3. What advice does Ellen White give families on budgeting?

[Counsels on Stewardship 294.1-2](#): \_\_\_\_\_

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[The Adventist Home 374.4](#): \_\_\_\_\_

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### Debt

4. Why many become overwhelmed in debt? [Counsels on Stewardship 249.1](#)

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5. What does the Bible say about debt?

[Rom. 13:8](#): \_\_\_\_\_

[Prov. 22:7](#): \_\_\_\_\_

## Wise Use of Credit

6. What did Ellen White buy on credit, and what percentage of the total value did she borrow? What does it tell us about the wise use of credit? [Ellen White: Woman of Vision 374.1](#)

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## Enjoying the Blessings of Savings

7. What does the Bible say about savings?

[Gen. 41:34-36](#): \_\_\_\_\_

[Prov. 6:6-11](#): \_\_\_\_\_

8. How often should we save and for what objectives? [The Adventist Home 395.1-396.3](#)

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## Investments

9. What investment advice does Ellen White give?

[Selected Messages, Book 2, 330.3](#): \_\_\_\_\_

[The Adventist Home 396.2](#): \_\_\_\_\_

[Our High Calling 194.4-6](#): \_\_\_\_\_

10. What does the Bible say about investments?

[Prov. 28:20](#): \_\_\_\_\_

[Prov. 27:23-24](#): \_\_\_\_\_

[Eccl. 11:1-2](#): \_\_\_\_\_