

FINANCIAL WELLNESS

Part 2





Over 2.4 million Singaporeans to receive up to S\$400 in September to help with cost of living



Daphne Yow

13 Aug 2024 12:18PM
(Updated: 13 Aug 2024 01:23PM)



FAST 

NEVER UNDERESTIMATE
A GRANDMA'S LOVE
FOR HER FAMILY



HOW TO
MAKE
MILLIONS
before
GRANDMA
DIES

A FILM BY
PAT BOONNITIPAT



PUTTHIPONG
ASSARATANAKUL

USHA
SEAMKHAM

Source:
<https://cathaycineplexes.com.sg/movies/HO00002580>



FINANCIAL **WELLNESS**

Principles
from Part 1

Ownership

God is owner. We are stewards

Diligence

Work hard as worship to God

Trust

God cares and will meet our needs

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Impartation

Impart to others what you have learnt



Principle of *Contentment*



Hebrews 13:5

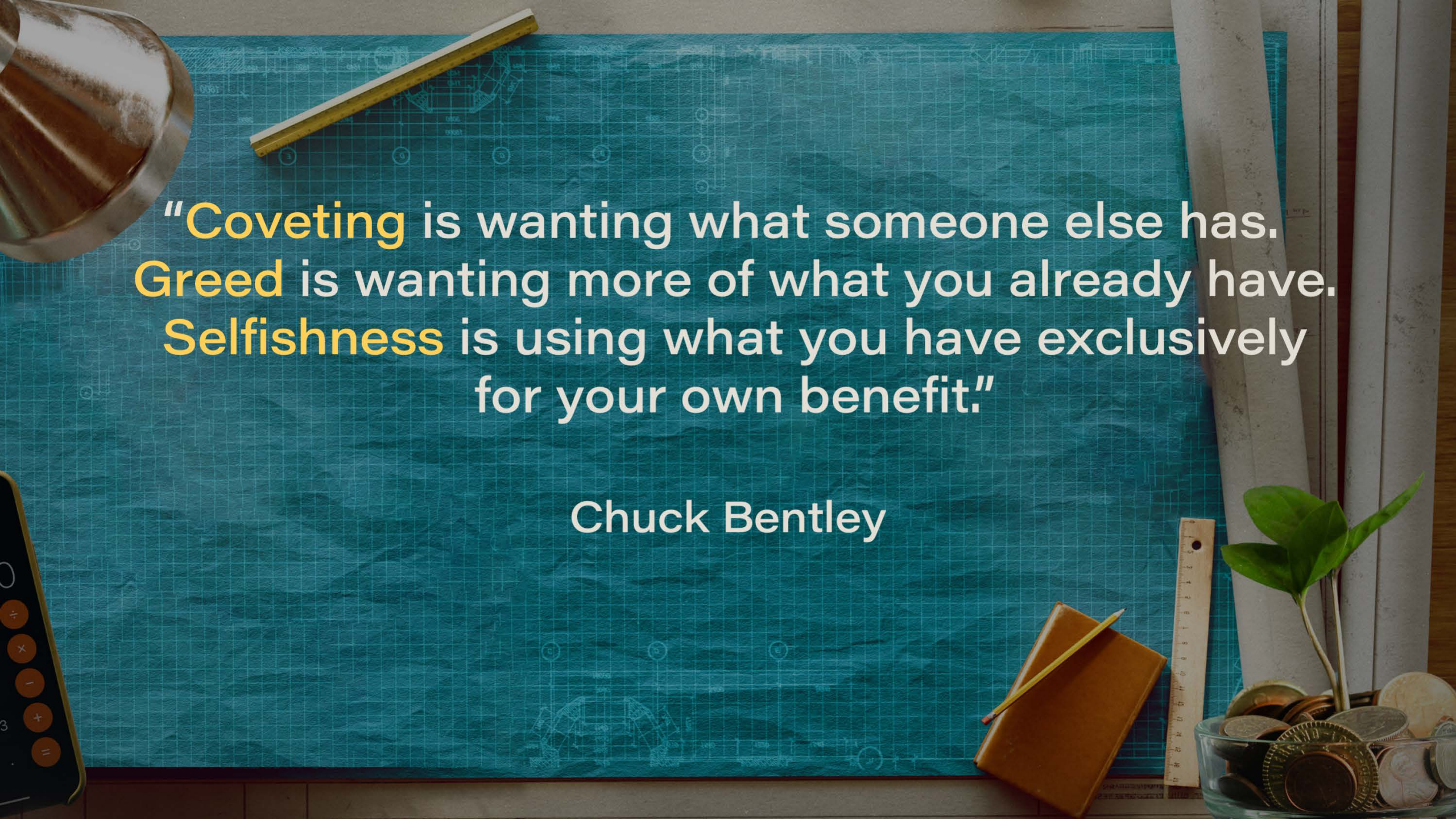
⁵ Keep your lives free from the love of money and be **content** with what you have, because God has said,
“Never will I leave you;
never will I forsake you.”

Philippians 4:12-13

- ¹² I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being **content** in any and every situation, whether well fed or hungry, whether living in plenty or in want.
- ¹³ I can do all this through him who gives me strength.

1 Timothy 6:6-8

- ⁶ But 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.



"Coveting is wanting what someone else has.
Greed is wanting more of what you already have.
Selfishness is using what you have exclusively
for your own benefit."

Chuck Bentley

Guard against *Greed*

1 Timothy 6:9-10

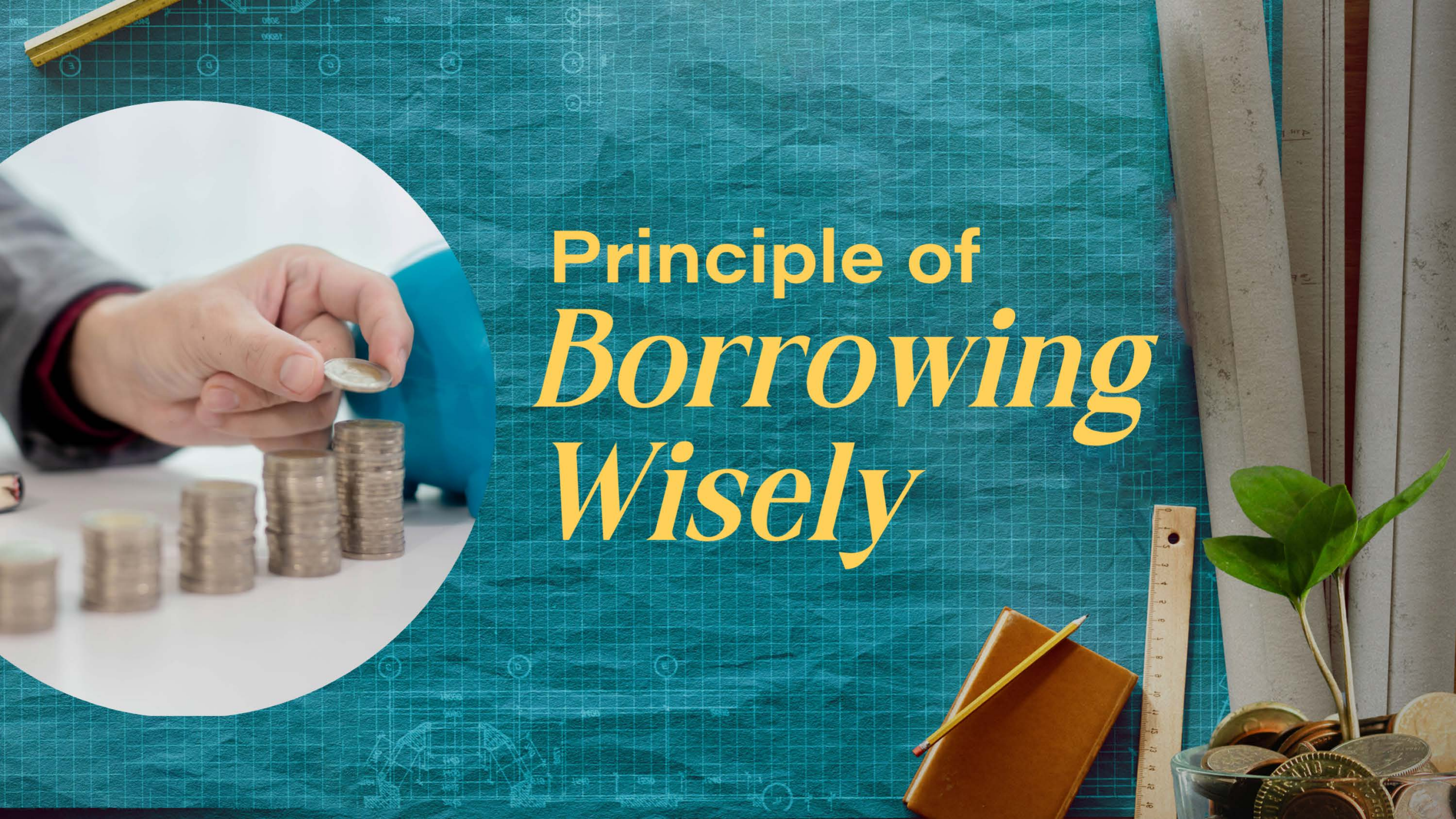
⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.

¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Guard against *Covetousness*

Exodus 20:17

1“ You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his male or female servant, his ox or donkey, or anything that belongs to your neighbor. ”



Principle of *Borrowing Wisely*



Proverbs 22:7


The rich rule over the poor,
and the borrower is **slave to the lender**



Debt was a form of slavery in ancient times

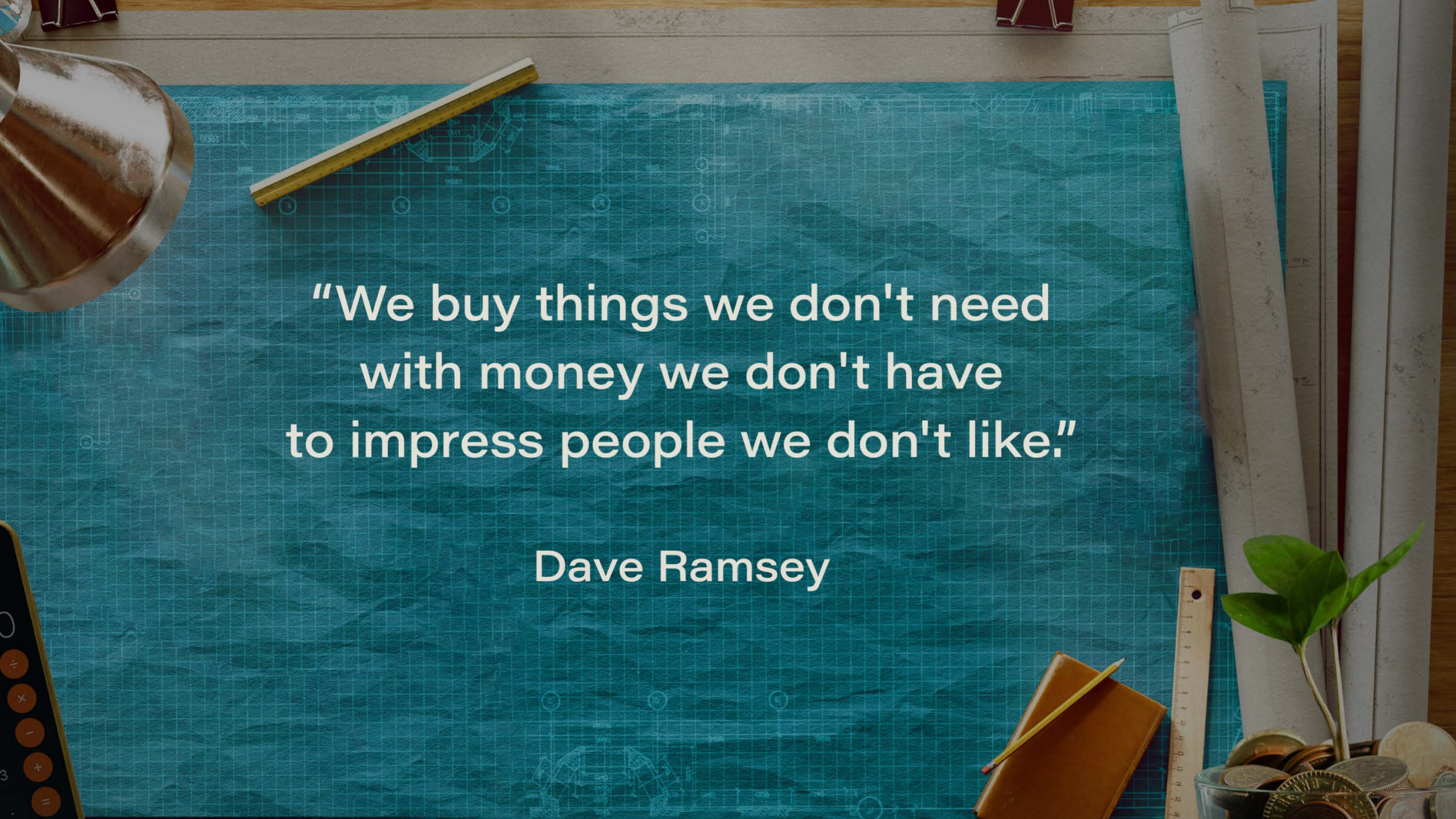
2 Kings 4:1

"...his creditor is coming to take my two boys as his slaves."





Necessary and unnecessary debt

A top-down view of a desk with a blue grid paper. On the left, a brass lamp is partially visible. A wooden ruler lies diagonally across the top left. A calculator is in the bottom left corner. In the bottom right, there is a brown notebook with a pencil, a small green plant in a glass jar filled with coins, and another ruler. The background is a wooden desk surface.

“We buy things we don't need
with money we don't have
to impress people we don't like.”

Dave Ramsey

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More and younger Singaporeans are seeking help with debt, say financial counsellors

Overall, there has been a rise in the total number of individuals approaching social services agencies for assistance in managing debt.



Richa Mathew



Darrelle Ng

24 Nov 2023 01:04PM

(Updated: 28 Nov 2023 10:56AM)



Jump in S'poreans aged 40-59 seeking loans to cope with cost-of-living pressures: Report



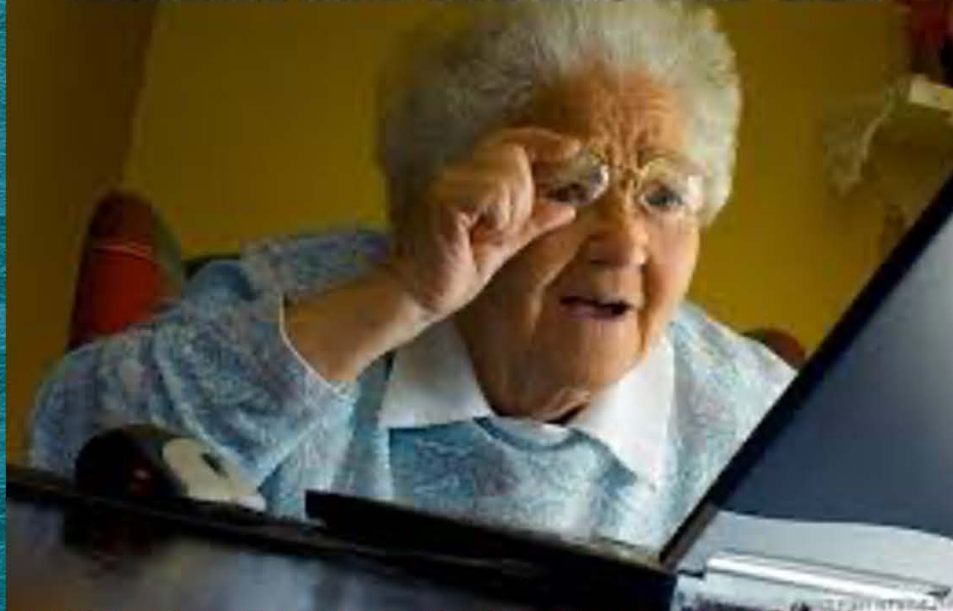
BY RENALD LOH

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WHERE DID MY MONEY GO?



Principle of *Planning*



Proverbs 21:5

The **plans** of the diligent lead to profit
as surely as haste leads to poverty.



Proverbs 6:6-8

6 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.

Budgeting Principles

Tithe

Save before spend

Set aside contingency sum



Live simply

Live beneath your means



Principle of *Generosity*



Proverbs 22:9

The **generous** will themselves be blessed,
for they share their food with the poor.




Proverbs 11:24-25

- 24 One person gives freely, yet gains even more;
another withholds unduly, but comes to poverty.
- 25 A **generous** person will prosper;
whoever refreshes others will be refreshed.

Proverbs 19:17

Whoever is kind to the poor **lends to the LORD**,
and he will reward them for what they have done.



A top-down view of a desk with a blue grid paper. On the left is a brass lamp. In the top center is a yellow ruler. In the bottom left is a black calculator. In the bottom center is a brown notebook with a yellow pencil. In the bottom right is a wooden ruler, a small green plant in a glass bowl, and a pile of coins. The text is written in yellow on the grid paper.

Principle of *Contentment*
Borrowing Wisely
Planning
Generosity