

# *FINANCIAL* WELLNESS

Part 2





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# 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

The background is a blue grid paper with faint technical drawings and a ruler. The ruler is positioned vertically on the right side, and a pencil is resting on a brown notebook in the bottom right corner. The text is overlaid on the grid.

# Ownership

## *FINANCIAL* **WELLNESS**

Principles  
from Part 1



***FINANCIAL***  
**WELLNESS**

Principles  
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# Ownership Diligence



*FINANCIAL*  
**WELLNESS**

Principles  
from Part 1

**Ownership**  
**Diligence**  
**Trust**



*FINANCIAL*  
**WELLNESS**

Principles  
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**Ownership**  
**Diligence**  
**Trust**  
**Impartation**

# Principle of *Contentment*





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1 Timothy 6:6-10





# *Contentment*

- *"autarkeia"*

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# Philippians 4:11-12

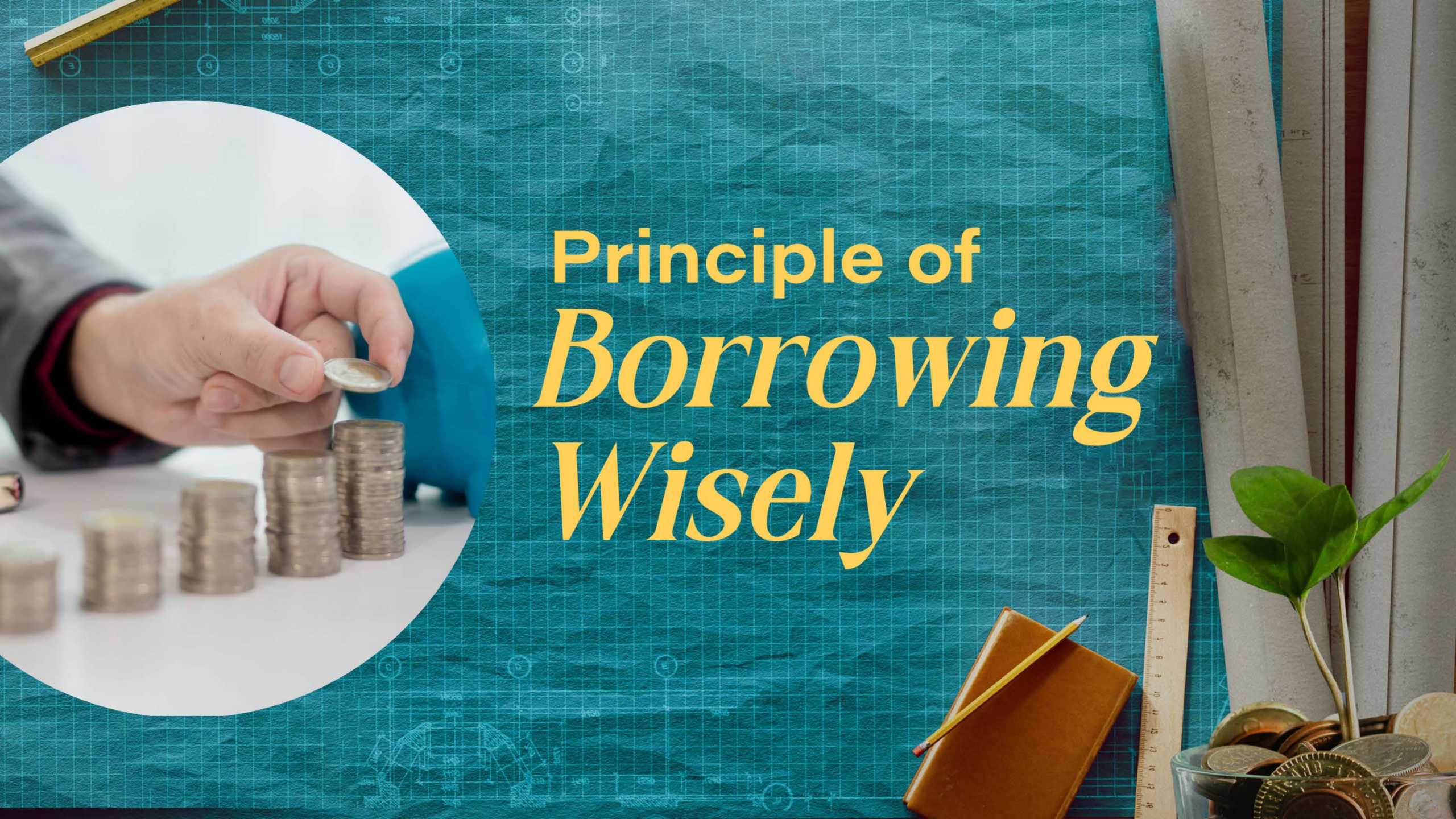
- <sup>11</sup> "I am not saying this because I am in need, for **I have learned to be content** whatever the circumstances.
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# Philippians 4:19

“And **my God will meet all your needs** according to the riches of his glory in Christ Jesus.”

A top-down view of a desk with a blue grid paper. On the left, a hand holds a smartphone displaying a calculator app. A brass lamp is in the top left, and a wooden ruler is in the top center. In the bottom right, there is a brown notebook with a pencil, a wooden ruler, and a glass filled with various coins and a small green plant. The text is centered on the blue grid paper.

We experience financial wellness when we choose to be contented with what we have instead of coveting what we want



# Principle of *Borrowing Wisely*







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



BY RENALD LOH

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One who oppresses the poor to increase his  
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<sup>4</sup> **Do not wear yourself out** to get rich; **do not trust your own cleverness.** <sup>5</sup> Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.



# Key reason people pile up heavy credit card debt is false belief they have self-control: NUS-SUSS study



BY JANARTHANAN KRISHNASAMY

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Source: <https://www.todayonline.com/singapore/false-sense-self-control-reason-high-credit-card-debt-study-1970801>

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A top-down view of a desk workspace. A large sheet of blue grid paper is the central focus, featuring faint white technical drawings of a dome and various geometric shapes. To the left, a hand holds a smartphone displaying a calculator app. Above the paper, a brass desk lamp is partially visible. A wooden ruler lies horizontally across the top of the grid. To the right, a small brown notebook with a pencil resting on it sits next to a vertical wooden ruler. In the bottom right corner, a clear glass is filled with various coins, with a small green plant growing out of them. The entire scene is set on a wooden desk surface.

We experience financial wellness when we are wise with what we earn and do not waste on what we yearn.

# Principle of *Planning*



# Proverbs 21:5

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# Proverbs 6:6-8

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We experience financial wellness when we plan to spend within our means and not spend beyond what we can.





# Principle of *Generosity*





# Principle of *Generosity* Proverbs 11:24-25



# Proverbs 11:24-25

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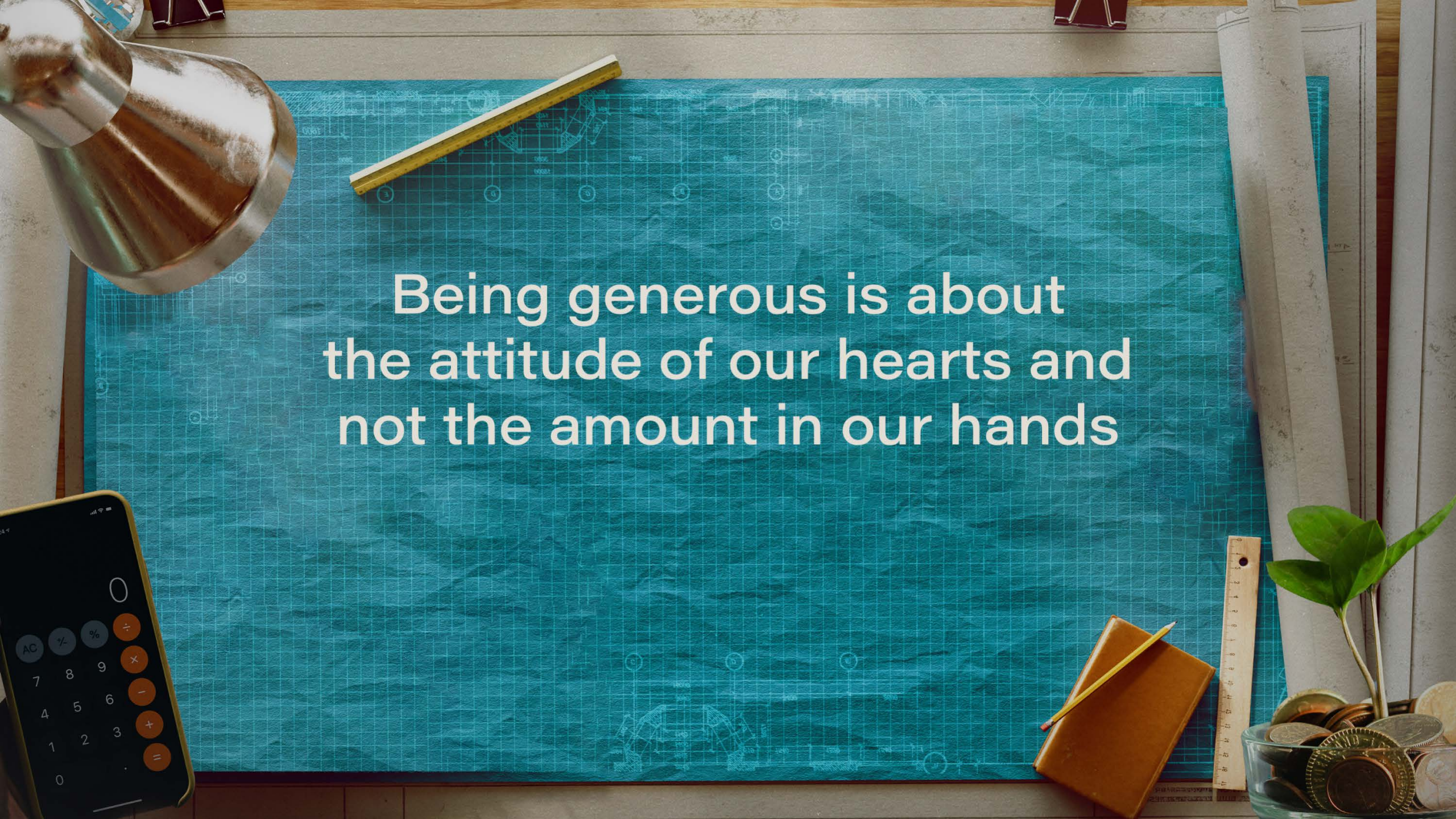
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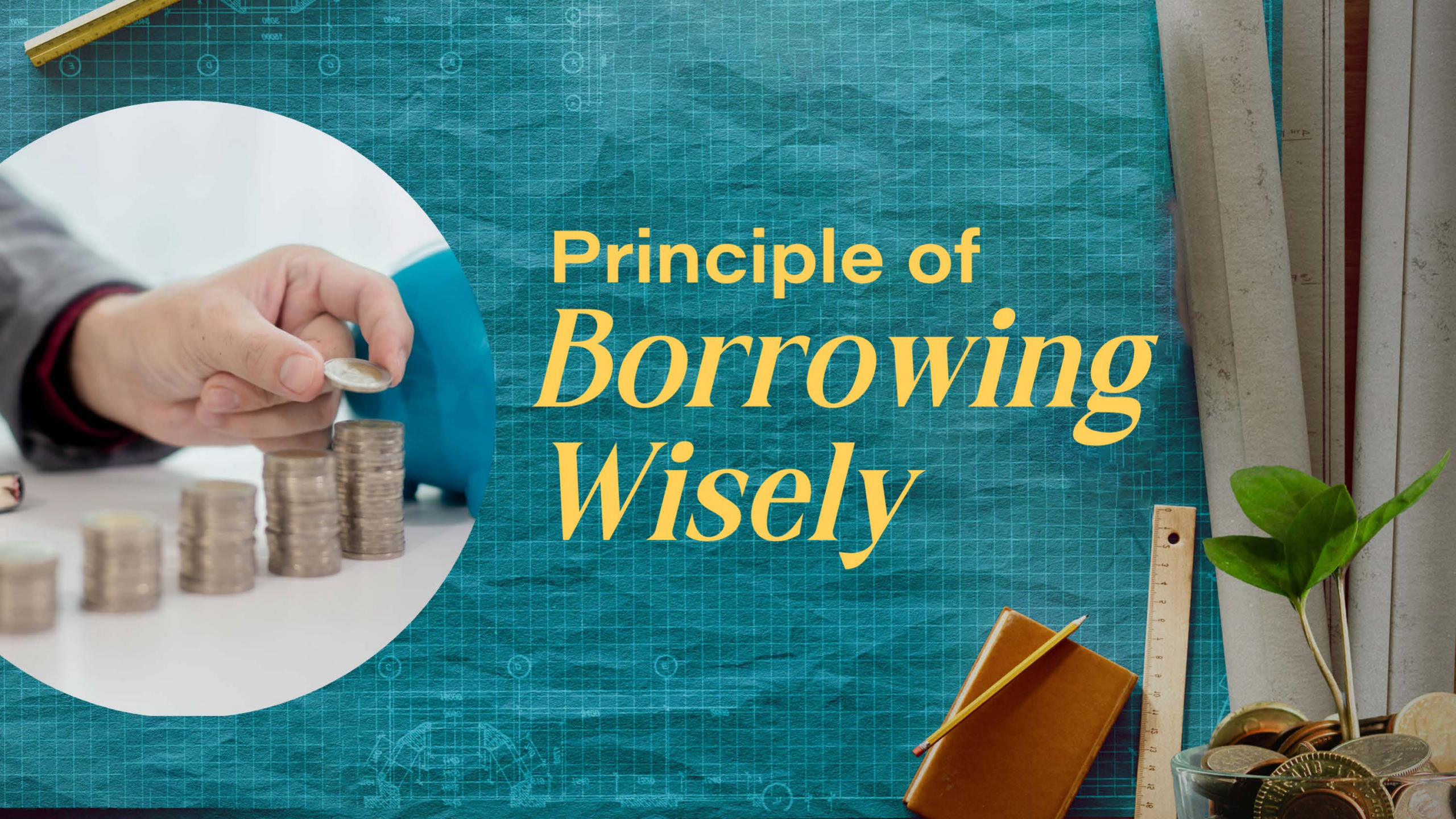
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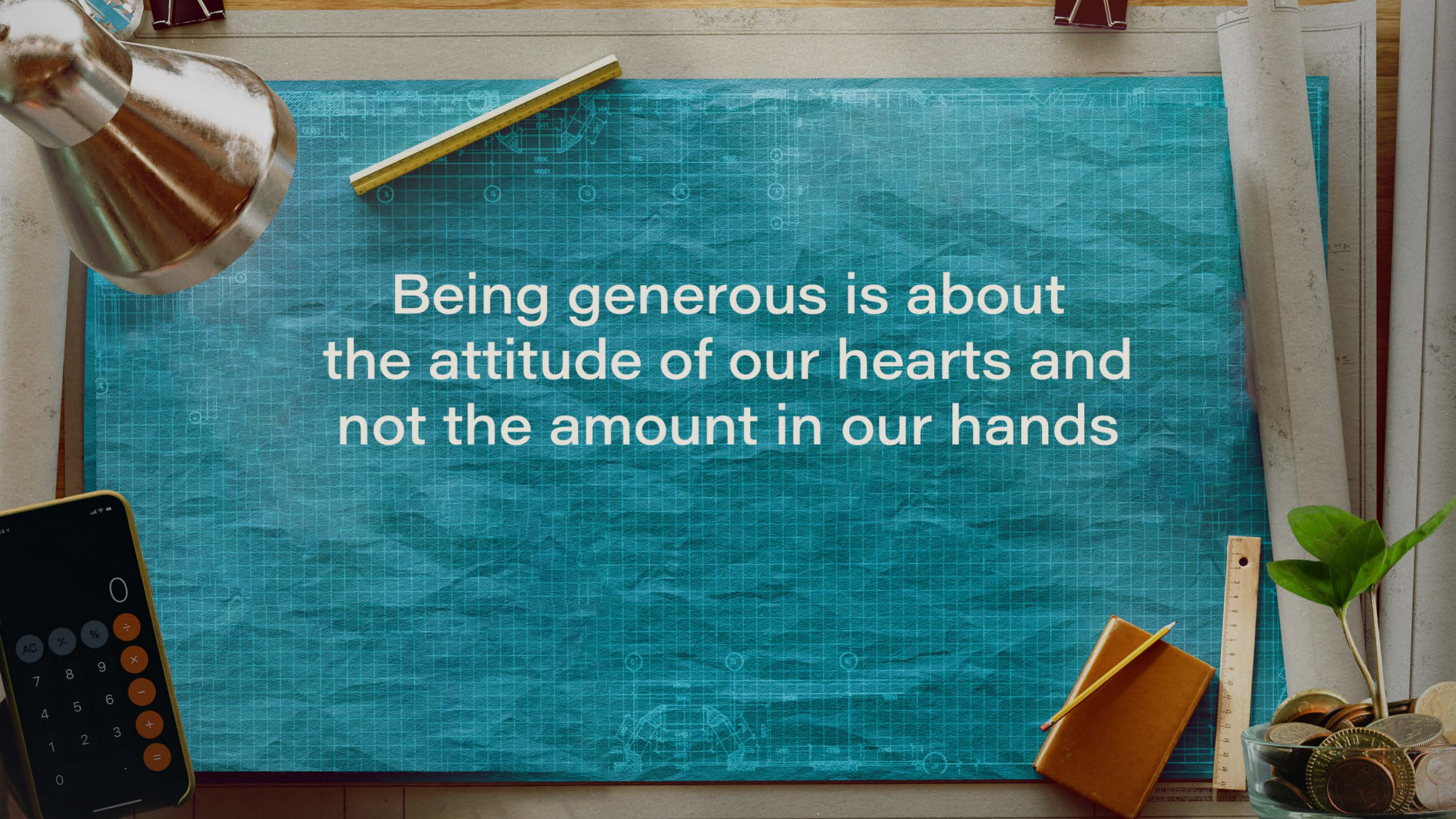


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