

FINANCIAL WELLNESS

Part 2





FINANCIAL **WELLNESS**

Stewarding our finances effectively for God's purposes. It involves honoring God with our resources, trusting in His provision, and being a channel of blessing to others.



“There are three conversions necessary:

the conversion of the **heart**,
the conversion of the **mind**, and
the conversion of the **purse.”**

Martin Luther



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

Impartation

Impart to others what you have learnt

Source:
[https://smartwealth.sg/
spending-habits-
survey/](https://smartwealth.sg/spending-habits-survey/)

Spending habits in Singapore: 52% of adults don't know how much they spend every month (Survey)



Abram Lim | Last Updated: 10 January 2022

About 28% who know - OVERSPEND

Younger Singaporeans financially prudent, but some buy things to be happy: IPS poll

Source:
<https://www.straitstimes.com/singapore/younger-singaporeans-financially-prudent-but-some-buy-things-to-be-happy-ips-poll>



Overall, the respondents demonstrated prudence in their financial behaviours and keep within their means for day-to-day expenses. ST PHOTO: GIN TAY

Thian Wen Li

UPDATED APR 18, 2024, 07:37 AM



But six in 10 said they prefer to spend on things that make them happy and not worry about the future

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



BY RENALD LOH

Published August 13, 2024

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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)





Principle of *Contentment*

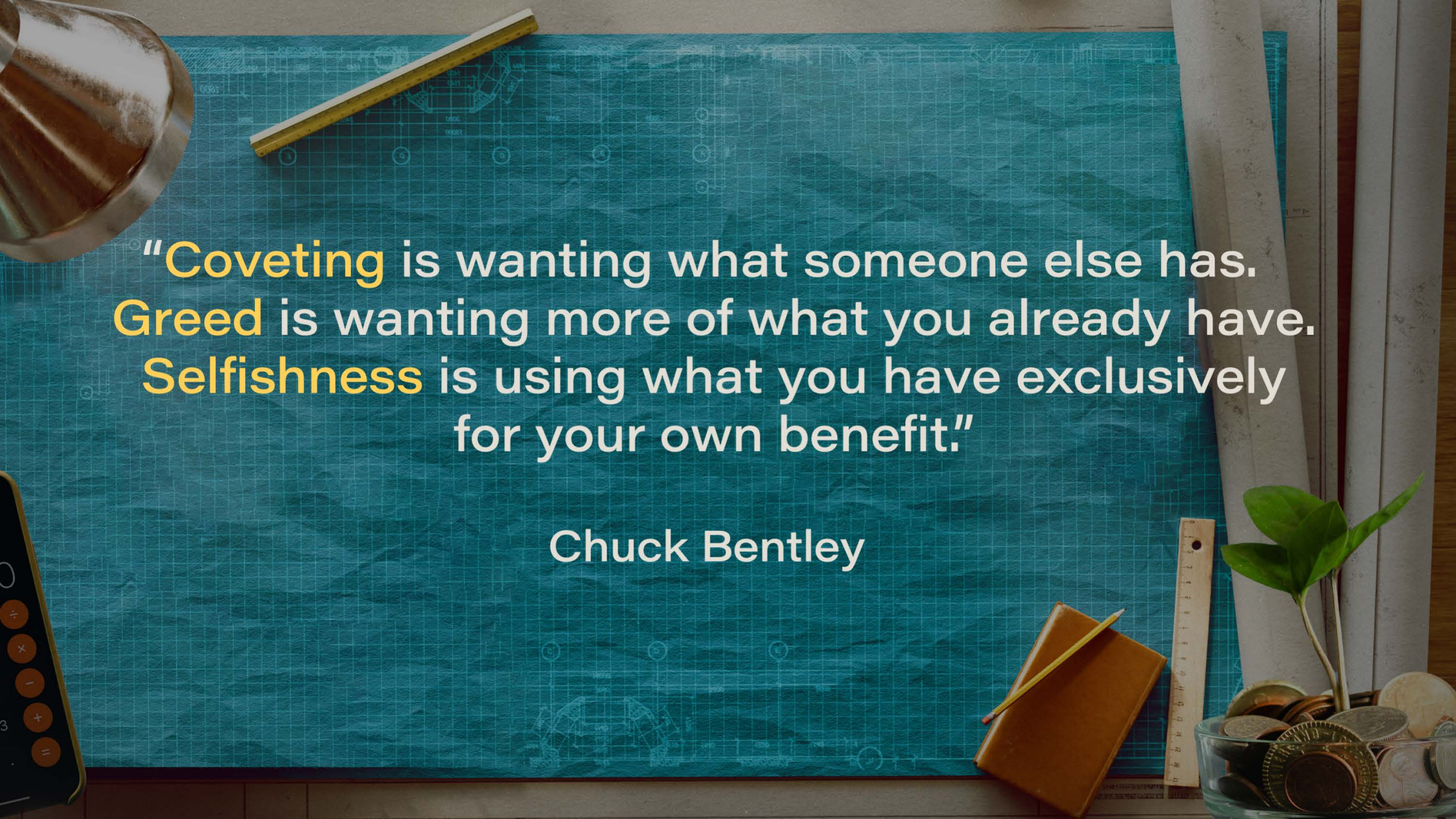




Contentment

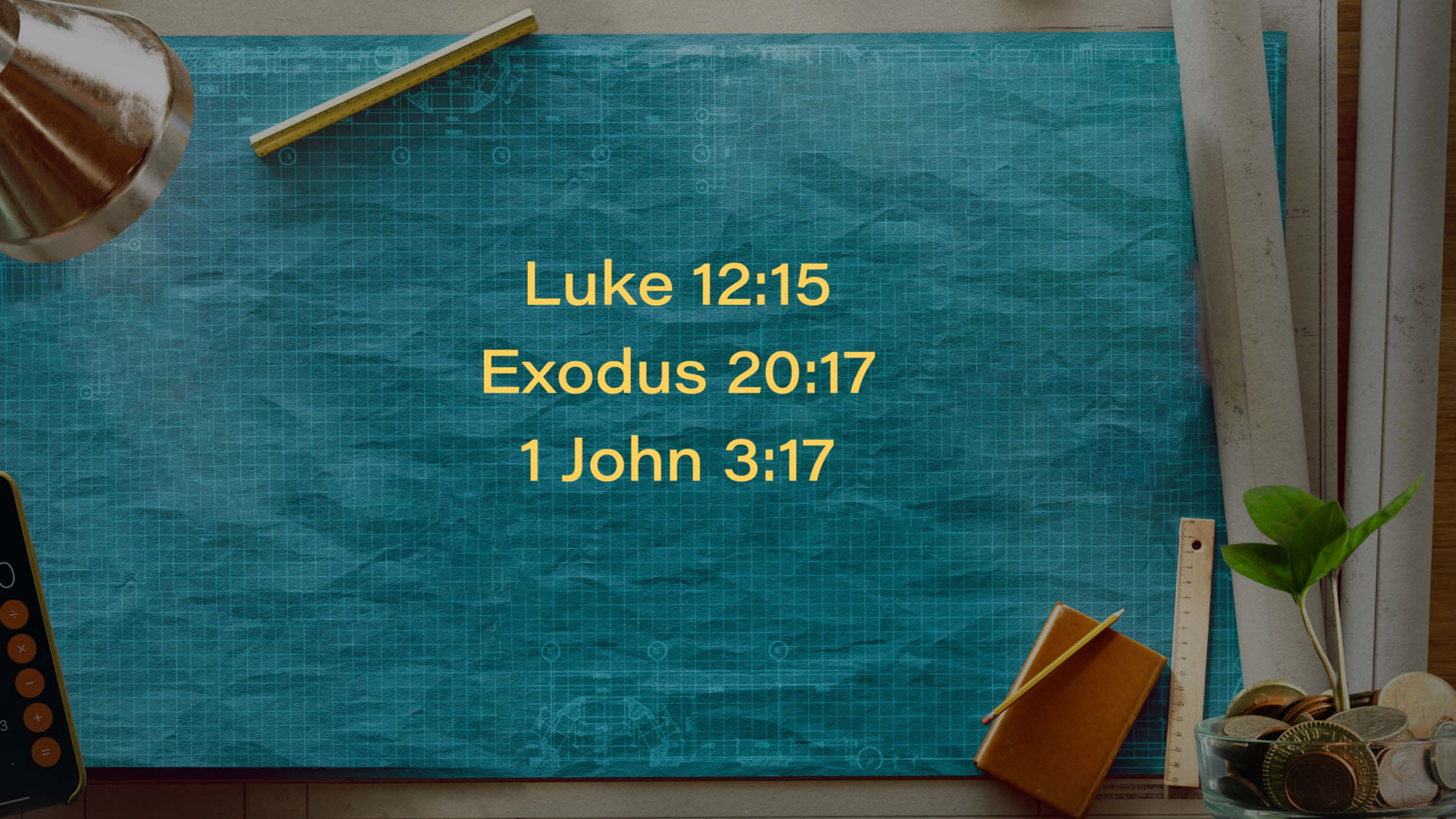
To be free from care because of satisfaction with what is already one's own.

International Standard Bible Encyclopedia



“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



Luke 12:15
Exodus 20:17
1 John 3:17

Hebrews 13:5 (NASB)

Make sure that your character is **free from the love of money, being content with what you have;** for He Himself has said, "I will never desert you, nor will I ever abandon you,"

Free from coveting and greed

1 Timothy 6:6-8

⁶ But godliness actually is a means of great gain when accompanied by **contentment**.

⁷ For we have brought nothing into the world, so we cannot take anything out of it, either.

⁸ If we have food and covering, with these we shall be **content**.

Free from coveting and greed

Philippians 4:11-13

¹¹...for **I have learned to be content in whatever circumstances I am.**

¹² **I know how to get along with little, and I also know how to live in prosperity;** in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.

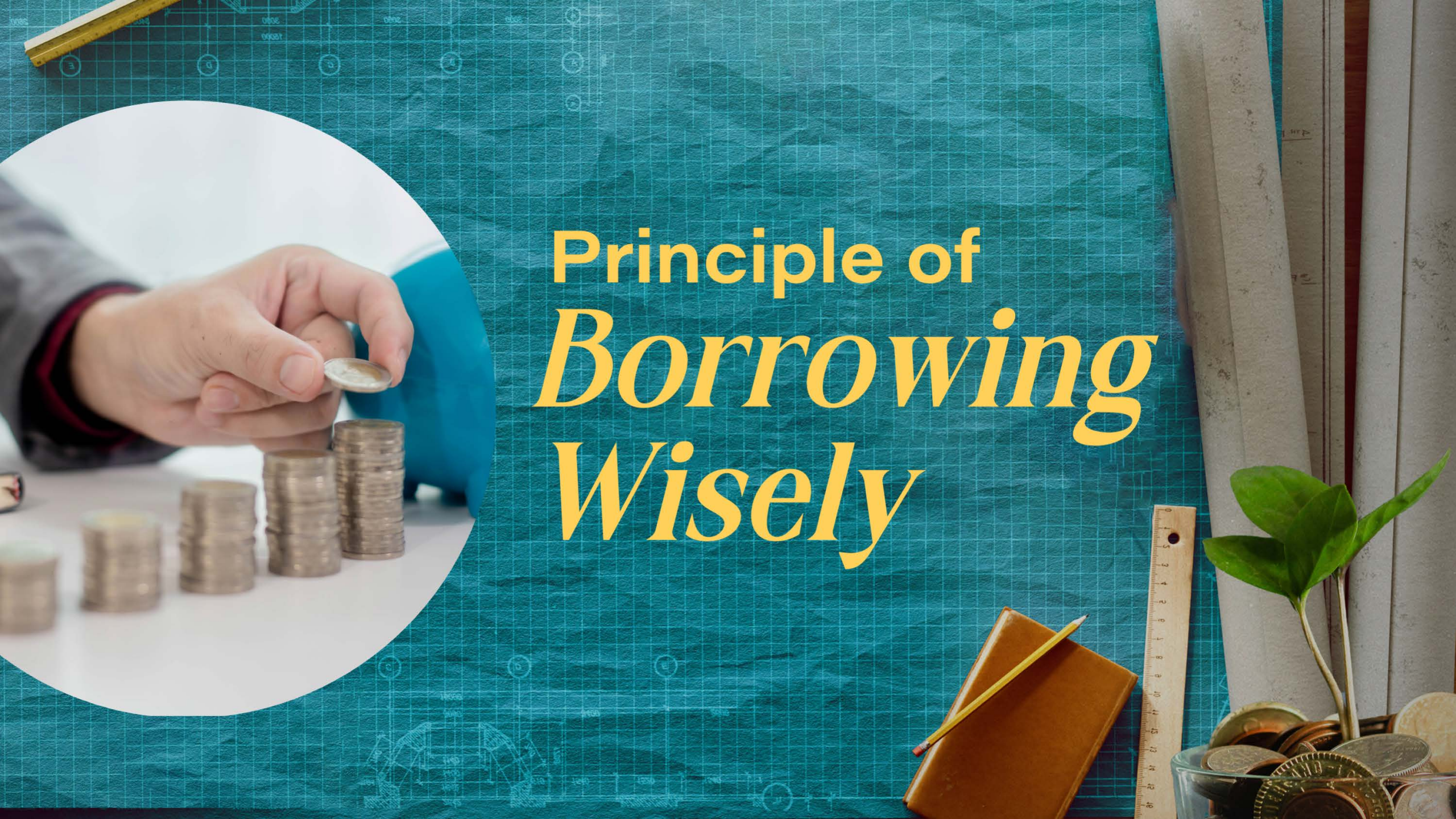
¹³ **I can do all things through Him who strengthens me...**

Free from coveting and greed

Philippians 4:19

And my God will supply all your needs
according to His riches in glory in Christ Jesus.

Free from coveting and greed



Principle of
Borrowing
Wisely



Proverbs 22:7

The rich rules over the poor,
And the **borrower becomes the lender's slave.**

Deuteronomy 28:12

The Lord will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless every work of your hand; and you will lend to **many nations, but you will not borrow.**

Matthew 5:42

Give to him who asks of you, and **do not turn away from him who wants to borrow from you.**



Principle of *Generosity*



Genesis 12:2

And I will make you into a great nation,
And I will bless you,
And make your name great;
And you shall be a blessing;

A top-down view of a desk workspace. A large sheet of blue grid paper is the central focus, with white text overlaid. To the left, a hand holds a smartphone displaying a calculator app. Above the paper is a brass desk lamp. A wooden ruler lies horizontally above the text. To the right, a small brown notebook with a pencil is open, and a glass filled with various coins sits next to a small green plant. The background shows a wooden desk surface and some papers held by clips.

“The blessing of God’s covenant
in our lives empowers us to be a blessing
in our nation and to the nations.”

Lead Pastor Gerald Tan

Proverbs 22:9

One who is generous will be **blessed**,
Because he gives some of his food to the poor.

Proverbs 11:25

A generous person will be **prosperous**,
And one who gives others plenty of water will
himself be given plenty.

A generous person is blessed

Principle of *Planning*



Proverbs 21:5

The **plans** of the diligent certainly lead to advantage, But everyone who is in a hurry certainly comes to poverty.

Proverbs 30:24-25

²⁴ Four things are small on the earth, but they are exceedingly wise:

²⁵ The ants are not a strong people, **but they prepare their food in the summer;**

Matthew 6:19-21

- ¹⁹ "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.
- ²⁰ **But store up for yourselves treasures in heaven,** where neither moth nor rust destroys, and where thieves do not break in or steal;
- ²¹ for where your treasure is, there your heart will be also.

Matthew 6:24, 33

²⁴ "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. **You cannot serve God and wealth.**

³³ But seek first His kingdom and His righteousness, and all these things will be provided to you.

Plan to store up your treasures in heaven



Plan to store up your treasures in heaven

Serve God and His purposes

Don't serve money and become its slave

God is a good master

Money is a cruel master

The background is a blue grid pattern with faint technical drawings. In the top left, there is a wooden gavel. In the bottom left, a portion of a black calculator is visible. In the bottom right, there is a wooden ruler, a brown notebook with a yellow pencil, and a glass bowl filled with coins. A small green plant is also visible on the right side.

Things to bear in mind when *Planning*

- God is the owner. We are His stewards.
- God is the source. We are His channels of blessing.
- Align with God's purposes.
- Use money to love God, love church, love souls.
- Apply principles of contentment, borrowing wisely, generosity, and trust in God.