

Prosperity Spectrum

“Now, O Israel, listen to the statutes and the judgments which I teach you to observe, that you may **live**, and **go in** and **possess** the land which the LORD **God** of your fathers is giving you. Deuteronomy 4:1

Live

Go in

Possess & Multiply

Steady Stream of Income/Employment

Roof-over-your-head

Basic Necessities

Debt/Financial Hardship

Public Transportation/”Hoopty”

Processed (Non-living) foods

Increasing Revenue Stream(s)

Quality housing

Desires Manifesting

Accumulation of Savings

Reliable Transportation

Stocked refrigerator/pantry

Substantial Passive Income

Debt-Free Dream House

Valuable Assets

Financial Independence/Wealth

Dream Car

Organic/Natural Foods



Financial Goals

I want to have:	
I want to see:	
I want to experience:	
I want to be:	

Hope deferred makes the heart sick; but when dreams come true at last, there is life and joy.
Proverbs 13:12 *The Living Bible*

Financial Increase Allocation Plan

We AGREE and BELIEVE God to become DEBT-FREE, LIVING IN ABUNDANCE, and PAYMASTERS OF THE GOSPEL. Therefore, every extra dollar that comes in above our budget is allocated as such:

	Phase 1 DEBT-FREE	Phase 2 ABUNDANCE	Phase 3 PAYMASTER
TITHE	10%	10%	10%
SEED	_____ %	_____ %	_____ %
SAVINGS	_____ %	_____ %	_____ %
DEBT	_____ %		
SPEND	_____ %	_____ %	_____ %
GOAL	\$0 DEBT	\$ _____ in SAVINGS	\$ _____ /MTH in GIVING

PHASE 1:

- **PROVERBS 22:7** (ERV) – “...The one who borrows is a slave to the one who lends.”
- **ROMANS 13:8** (NIV) – “Let no debt remain outstanding...”
- **2 KINGS 4:7** (NRSV) – “...Go...and pay your debts, and you and your children can live on the rest.”

PHASE 2

- **DEUTERONOMY 28:12** (CEB) – “The Lord will open up for you his own well-stocked storehouse, the heavens, providing your land with rain at just the right time and blessing all your work. You will lend to many nations, but you won’t have any need to borrow.”
- **PROVERBS 21:20** (GNT) – “Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it.”
- **PSALM 112:1-3** (ICB) – “...Happy is the person who fears the Lord. He loves what the Lord commands...His house will be full of wealth and riches...”
- **2 CORINTHIANS 8:9** (Worldwide English) – “...Because [Jesus] became poor, you can become rich.”
- **2 CORINTHIANS 9:11** (GNT) – “He will always make you rich enough to be generous at all times...”

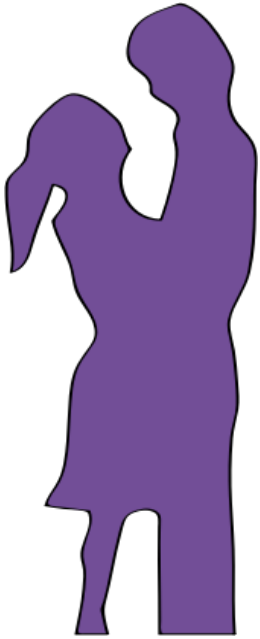
PHASE 3

- **MARK 13:10** (NKJV) – “And the gospel must first be preached to all the nations.”
- **PHILIPPIANS 1:5** (AMPC) – “[I thank my God] for your fellowship (your sympathetic cooperation and contributions and partnership) in advancing the good news (the Gospel)...”

Income		Expenses	
Salary 1	\$	Home Expenses (Utilities)	
		Mortgage(s) / Rent	\$
Salary 2	\$	Home Owner's Insurance	\$
		Property Taxes	\$
Child Support	\$	Electricity	\$
		Water Bill	\$
Alimony	\$	Cellular	\$
		Home Telephone Service	\$
Total Income	\$	Internet	\$
		Cable	\$
		Laundry/Dry-cleaning	\$
		Groceries	\$
		Home Maintenance	\$
		Charitable	
		Tithes	\$
		Offerings	\$
		Charities	\$
		Car(s)	
		Payment(s)	\$
		Insurance	\$
		Gas	\$
		Car Maintenance	\$
		Insurance	
		Life	\$
		Health/ Dental	\$
		Installment Payments	
			\$
			\$
			\$
		Credit Cards	
		Credit Cards 1	\$
		Credit Cards 2	\$
		Credit Cards 3	\$
		Clothing	
			\$
		Child Care	
			\$
			\$
		Total Monthly Expense	\$
		Cash Flow	
		(circle one) Negative/Positive	\$

Proverbs 27
 23 Know the state of your flocks, and put your heart into caring for your herds, 24 for riches don't last forever, and the crown might not be secure for the next generation. 25 After the hay is harvested, the new crop appears, and the mountain grasses are gathered in, 26 your sheep will provide wool for clothing, and your goats will be sold for the price of a field. 27 And you will have enough goats' milk for you, your family, and your servants.

Really
Money Matters \$



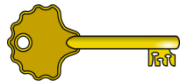
Financial Compatibility

Can two walk together, unless they are agreed?

Amos 3:3

When it comes to paying bills, I tend to pay:	early	on-time	late
How often do you desire a new car:	1-3 years	4-7 years	8-10 years
What's your furniture standard:	new	used	it doesn't matter
When it comes to clothing, my comfort level:	Walmart	Dillard's	Neiman Marcus
When dining out, I prefer:	"Taco Bell-ish"	Red Lobster-ish	Texas Cattle-ish
My housing needs:	<i>Good Times</i>	<i>The Jefferson's</i>	<i>Fresh Prince of Bel-Air</i>
If/when you're married what's the most your partner can spend without discussion:	\$ _____		
Your bed needs a new mattress, you are comfortable with spending:	\$500	\$1000	\$2000

Master Key:



In a marriage relationship, it is imperative that we agree on _____.

We do not make a move until we come into _____.

Steps to coming into agreement:

1. Go to the _____ *Psalm 119:105*
2. Communicate _____ *Ephesians 4:25*
3. Pray and Commune _____ *Matthew 18:19*