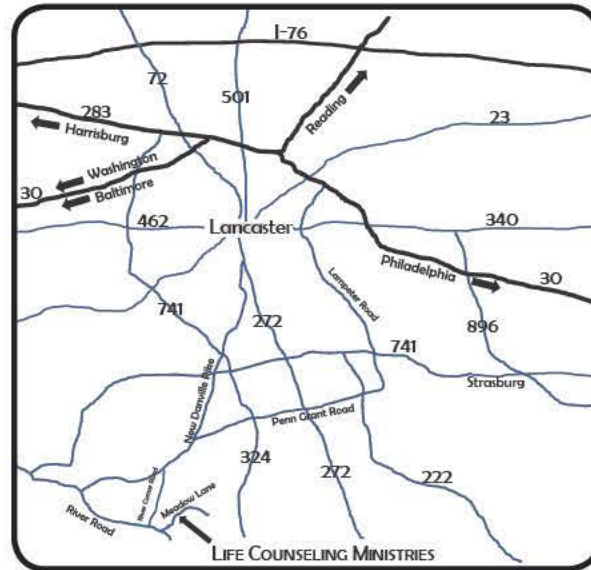


Financial difficulties can cause stress for individuals and put a strain on marriages.

At Life Counseling Ministries we offer financial counseling **from a Biblical perspective**. Our goal is to work with individuals and couples to find financial freedom from the bondage of debt, and to be able to **honor God** with the resources with which He has blessed them.

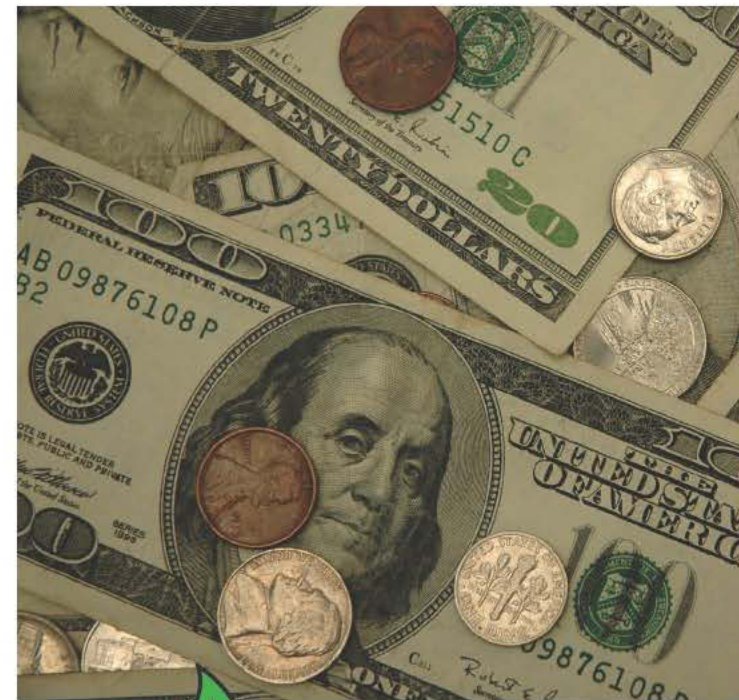
We work to establish a spending plan that matches income and also looks ahead to the future. Our goal is to teach **financial principles that reflect the heart of God and are true to His Word**.



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FINANCIAL Counseling



Financial Counseling

Financial principles that reflect the heart of God and His Word

Biblical Principles that Apply to Any Economy

A. Recognize the ownership of God

“Beware that thou forget not the Lord thy God. And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth.”
Deut. 8:11, 17-18 KJV

B. Spend less than you earn

- Live within your harvest
- Do it long term
- Make it a lifestyle

C. Maintain Liquidity (Emergency Savings)

“[The ant] stores its provisions in the summer and gathers its food at harvest.”
Prov. 6:8 NIV

D. Avoid the bondage of debt

“The rich ruleth over the poor, and the borrower is servant to the lender.” Prov. 22:7 KJV

E. Plan for the future

“For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him.”
Luke 14:28-29 KJV

- Develop a spending plan
- Plan for emergencies
- Plan for old age
- Plan to make a will
- Plan to be debt free
- Plan to trust God

F. Develop a spirit of generosity

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.” Luke 6:38 KJV

“Trust in the Lord with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths.”
Prov. 3:5-6 KJV

For more information on **Financial Counseling**, please contact our office:

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