



“RECESSION-PROOF YOUR LIFE”

Learning to LOOK UP in a DOWN Economy

Seminars in cities across the nation



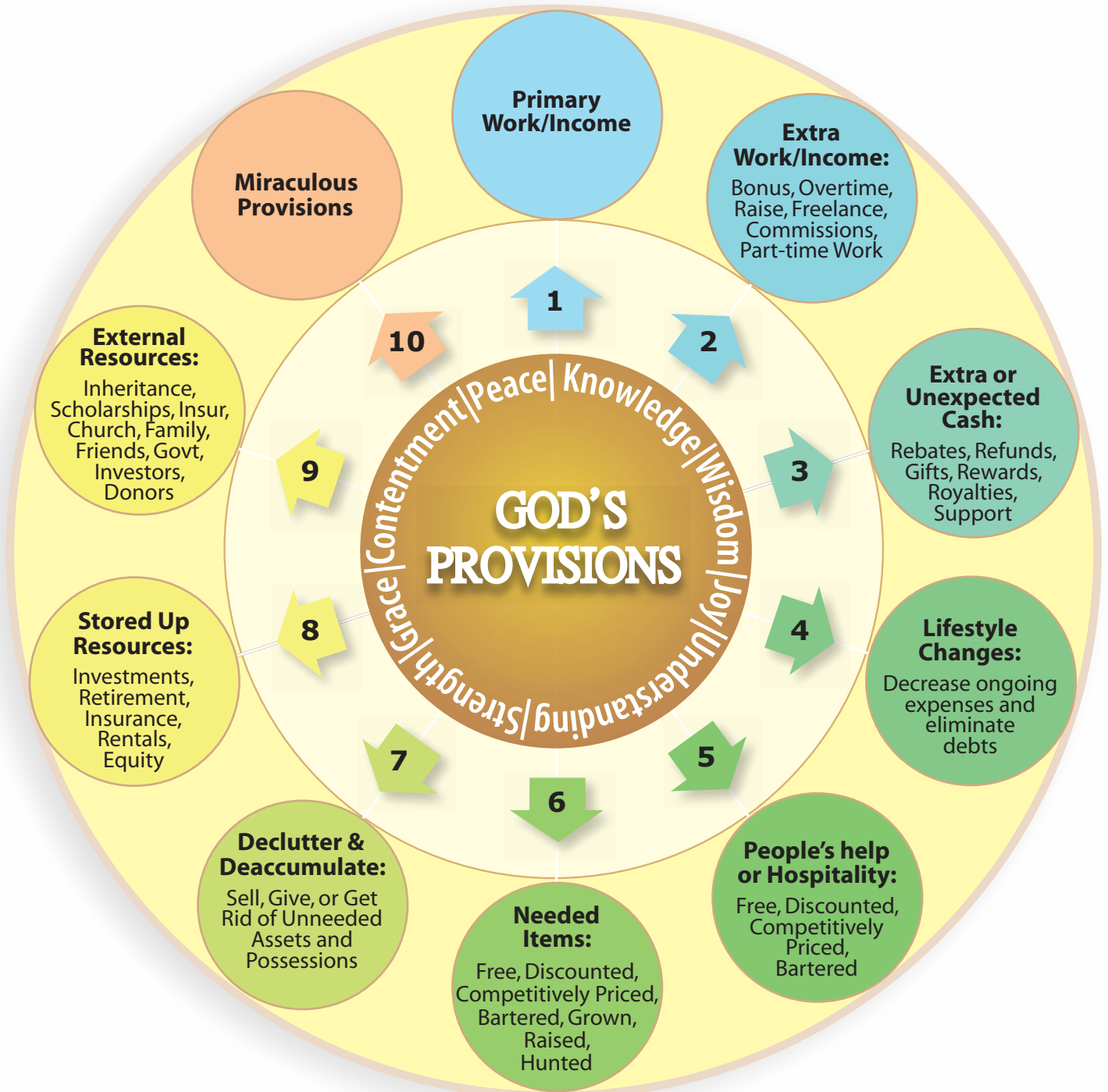
DR. BRIAN KLUTH, Bestselling financial author, speaker, media guest

10 WAYS TO EXPERIENCE GOD AS YOUR PROVIDER

Ps 50:12 The world is mine, and all that is in it.

Phil 4:19 My God will meet all your needs according to his glorious riches in Christ Jesus.

Matt 6:33 God will give you all you need from day to day if you live for him.



Discovering God's 12 Keys to Finding Financial Stability In Unstable Times

Live a Life of **T.H.A.N.K.S.G.I.V.I.N.G.**

By Dr. Brian Kluth. For video, audio, and additional teaching,
go to: www.kluth.org/provisions.htm



1. **T**ransfer Ownership back to God

Col 1:16-17 By him all things were created: things in heaven and on earth . . . all things were created by him and for him. He is before all things, and in him all things hold together. **1 Chron 29:11-12** Everything in heaven and earth is yours. . . wealth and honor come from you.

Resource: *Quitclaim deed to God* – www.kluth.org/deed.pdf

2. **H**umbly adjust your lifestyle to live below your means

Prov 21:20 The wise man saves for the future, but the foolish man spends whatever he gets.

Deut 25:13 In all your transactions you must use accurate scales and honest measurements.

1 Peter 5:5-7 "God opposes the proud but gives grace to the humble." Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time. Cast all your anxiety on him because he cares for you.

Resources: www.crown.org/Tools/Calculators, www.Mint.com

3. **A**void or eliminate growing indebtedness & surety

Prov 22:7 The rich rules over the poor, and the borrower becomes the lender's slave.

Deut 28:15,43,44 If you refuse to listen to the LORD your God. . . the foreigners living among you will become stronger and stronger, while you become weaker and weaker. They will lend money to you, not you to them.

Ezek 28:17-18 Your heart was filled with pride. . . you corrupted your wisdom for the sake of your splendor. . . You defiled your holiness with lust for gain; therefore, I brought forth fire from your own actions and let it burn you.

Surety = Taking on a financial obligation for yourself or someone else without a sure, proven, or collateralized way to pay for it.

Resources: www.crown.org/Tools/Calculators, www.cheapkatemonthly.com (look up RDRP Calculator)

4. **N**avigate away from financial temptations

Ps 119:36-37 Turn my heart toward your statutes and not toward selfish gain. Turn my eyes away from worthless things.

Titus 2:12 We are instructed to turn from godless living and sinful pleasures. We should live in this evil world with self-control, right

conduct, and devotion to God. **Rom 13:14** Let the Lord Jesus Christ take control of you, and don't think of ways to indulge your evil desires.

5. **K**now your financial status and goals

Prov 27:23-24 Riches can disappear fast. And the king's crown doesn't stay in his family forever--so watch your business interests closely. Know the state of your flocks and your herds.

Prov 21:5 Plan carefully and you will have plenty; if you act too quickly, you will never have enough.

Resources: Brian Kluth's "Because I Love You FAMILY ORGANIZER" www.MyFamilyOrganizer.org.

6. **S**hare with people in need

Prov 22:9 Be generous and share your food with the poor. You will be blessed for it. **James 1:27** The Christian who is pure and without fault, from God the Father's point of view, is the one who takes care of orphans and widows, and who remains true to the Lord.

2 Cor. 9:9 Godly people give generously to the poor.

7. **Give to God first as your highest financial priority**

1 Kings 17:13-16 Elijah said to her (a widowed, single mother), "Don't be afraid. Go home and do as you have said. But first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD, the God of Israel, says: 'The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land.'" She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah.

Deut. 14:22-23 Set aside a tithe—a tenth of all that your fields produce each year. . . Do this so that you may learn to honor the Lord your God always.*=Put God first in your life. **2 Cor. 8:7** See that you also excel in this grace of giving.

8. **Invest for eternity**

1 Tim. 6:17-19 Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God. . . Tell them to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven--it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well.

9. **View every need & desire as a chance to trust God**

Matthew 6:11 Give us today our daily bread. **Ps 34:10** Those who seek the LORD lack no good thing. **Ecc 2:26** To the man who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God. *Also see: Prov 13:22, Job 27:16-17, Isa 45:3*

10. **Insert time in your schedule to manage your finances**

Prov 13:16 A wise man thinks ahead; a fool doesn't and even brags about it! **Prov 24:3** Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts.

Isa 32:8 The noble man makes noble plans, and by noble deeds he stands. **Prov 14:23** Work brings profit; talk brings poverty!

Resources: Brian Kluth's "Because I Love You FAMILY ORGANIZER" www.MyFamilyOrganizer.org, www.Mint.com

11. **Never be dishonest**

Prov 13:11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Prov 20:17 What you get by dishonesty you may enjoy like the finest food, but sooner or later it will be like a mouthful of sand.

Prov 10:2 Ill-gotten (dishonest) gain brings no lasting happiness. **Eph 4:28** If you are a thief, stop stealing. Begin using your hands for honest work, and then give generously to others in need.

12. **Gain Biblical understanding**

Ps 119:11 I have hidden your word in my heart that I might not sin against you. **2 Chron 26:5** [King Uzziah] sought God during the days of Zechariah, who instructed him in the fear of God. As long as he sought the LORD, God gave him success.

2 Tim 3:16-17 All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work.

Resources: Brian Kluth's "40 Day Journey to a Generous Life" book & CD, www.GiveWithJoy.org online eDevotional

Available Classes/Courses/Counselors: www.Crown.org www.DaveRamsey.com, www.Goodsenseministry.com

Other helpful websites: www.Mint.com, www.360financialliteracy.org, www.GenerousLife.info, www.GiveWithJoy.org

The Generosity Journey



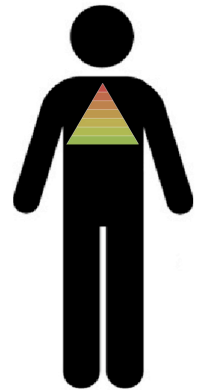
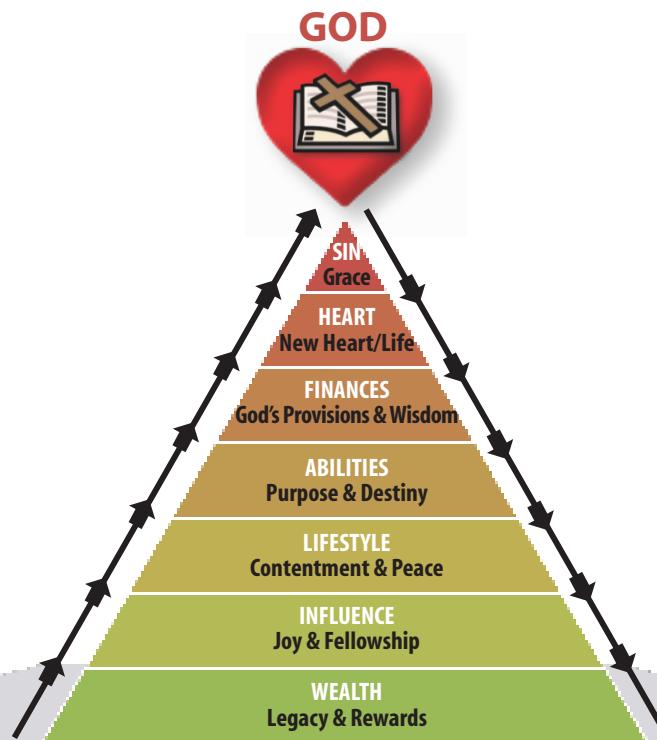
SEVEN MILESTONES in learning to Give TO GOD and learning to receive FROM GOD

See that you
also excel in this
grace of giving.

2 Cor 8:7

The world of the
generous gets
larger and larger.

Prov 11:24^{MSG}



Give away your
life; you'll find
life given back.

Luke 6:38^{MSG}

Milestones	What you GIVE to God	What you RECEIVE from God	Scriptures
1	👉 Your SIN	👇 Grace & Forgiveness	Eph 2:8-9, 1 John 1:9, Eph 1:7, Romans 1:16, Col 1:13-14
2	👉 Your HEART	👇 New Heart & Life	Ps 51:17, Ezek 36:26, Jn 10:10, 2 Cor 5:17, John 3:16
3	👉 Your FINANCES	👇 God's Provisions & Wisdom	Pr 3:9-10, Mt 6:33, 2 Cor 8-9, 1 Cor 16:2, Gen 28:20-22
4	👉 Your ABILITIES	👇 Purpose & Destiny	Matt 16:25, Eph 2:10, Jere 29:11
5	👉 Your LIFESTYLE	👇 Contentment & Peace	1 Tim 6:10, Heb 13:5, Luke 12:15
6	👉 Your INFLUENCE	👇 Joy & Fellowship	1 Cor 12, 2 Cor 8:1-7, Gal 5:22
7	👉 Your WEALTH	👇 Legacy & Rewards	1 Chron 29, Matt 6:19-21, 1 Tim 6:17-19, Luke 12:16