LOVE GOD. VALUE TIME. RESPECT MONEY.

1. Love God. Deut. 6:5 - "...Love the Lord thy God with all thine heart, & with all thy soul, & with all thy might." Mark 12:30 / Matt. 22:37
Psalms 18:1 - "I will love thee, O Lord my strength..."
Psalms 31:23 - "O love the Lord, all ye His saints..."
Deut. 5:7 - "Thou shalt have none other gods before me." (One of the biggest "gods" in America, today, is the "T.V." god! Then money, movies, the internet & cellphones.) None of these are sinful when used properly & glorifying God. It does become a 'god' when people spend more time in these areas than spending time with God, reading His Word and praying, witnessing, etc. Keep a clean lifestyle. Many folks today spend more time watching t.v. than getting their chores done, budget kept, spending quality time with their families, etc.

2. Value Time. Psalms 90:12 - "So teach us to number our days, that we ay apply our hearts unto wisdom."
Ephesians 5:15-17. (vs. #16 - "Redeeming the time, because the days are evil."
Colossians 4:5 - "Walk in wisdom toward them that are without, redeeming the time."
James 4:14 - "...What is your life? It is even a vapour that appeareth for a little time, and then vanisheth away."

3. Respect Money. Ecclesiastes 10:19(b) - "...money answereth all things."
I Timothy 6:10 - "For the love of money is the root of all evil; which while some coveted after they have erred from the faith, & pierced themselves through with many sorrows."
(See: I Tim. 6:6 - "But godliness with contentment is great gain. #17 - For we brought nothing into this world, & it is certain we can carry nothing out.")
PAYING TITHES: Mal. 3:8-11. (vs. #8 - "will a man rob God?") (vs. #10 - "bring ye all the tithes into the storehouse...")
PAYING TAXES: Matt. 22:21 - "Render unto Caesar the things which are Caesar's..."
Mark 12:41-44 (widow's mite) - "she of her want did cast in all that she had, even all her living."
Here Are Some Principles To Apply:

1. TITHE. (10% of your gross income)
2. SAVE. (for fun, etc)
3. HAVE RESERVE. (for emergencies)
4. LIVE BELOW YOUR MEANS !!!
5. SHOP WISELY. (look for sales & bargains)
6. RESIST URGES TO BORROW & GET IN DEBT. (the Bible states we should lend & not borrow.) (see: Proverbs 22:7 on this subject; also, Romans 13:8) It is not a sin to borrow, but be wise about it. The interest can be so high.
7. OBEY GOD. (quickly, especially when it comes to "sowing" - which is not the same as tithing.)
8. PAY YOUR BILLS ON TIME. (make arrangements with creditors, with a plan to pay)
9. PROTECT YOUR NAME AND INTEGRITY. (by dealing honestly in every financial (& non-financial) situation.)
10. HAVE A FINANCIAL PLAN - USE A BUDGET. (Ask yourself - How much have I spent? Where is my money going?) Know where your money goes. If you don't - you'll never get out of debt and never be able to save a lot, like you should.
11. REPENT. GET BACK ON TRACK. SPEAK THE WORD, CONCERNING YOUR FINANCES. USE YOUR FAITH TO BE DEBT - FREE!
12. BE A GIVER. (don't always be the one that some one is giving to you...you have to give your way out of debt. We are not necessarily talking finances here. Give - regardless if they really need it or not - give cause God is telling you to bless someone. Sad - but often the real givers are the one's that need the encouragement. They often are the one's who seem to give, but get overlooked, not because they need it, but because they need the encouragement! People may try to use givers to get more money and 'things' out of them. BUT GOD! God is keeping great books up in heaven! God will continue to bless those who continue to give and give and give. Rich or poor, you give your way out of poverty into prosperity. It will work every time, if you apply the Word. (see: Luke 6:38) God will see to it. No one can bless you like God can! Just
ask God for wisdom and discernment to know when God is telling you to give to someone, or it's just a person desperate wanting you to feel sorry for them. We give (not speaking of tithes here) when we are led by the Holy Spirit, not because we feel sorry for someone. : (Remember: Hosea 4:6 - "My people are destroyed for a lack of knowledge..." GET WISDOM. It's the principle thing - Proverbs 4:7.