



LET GOD INVEST IN YOU

LIVING A LIFE OF WISDOM WITH YOUR FINANCES



BACKGROUND

- Grew up with no money
- Math and History Degrees
- Own 3 Businesses
 - Financial Planner for 12 years now
 - Certified Financial Planner® , Accredited Wealth Management Advisor®, Accredited Domestic Partnership Advisor®
 - Certified Personal Trainer – Fit To Impact, LLC
 - 501(c) 3 –Agape Impact Ministries, LLC
 - Birthed from missions trips to Mexico from 2010
- Chronicles 29: 14 “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.”



WE ARE IN THE BUSINESS OF MULTIPLICATION

- Definition of Multiplication: To increase or cause to increase greatly in number or quantity
- Multiplication in the Bible: Tithes/Offerings (1/10 of your First Fruits) and Discipleship (People)
- Through Tithes God took care of His People and through the generous act of giving, God continues to bless His people.
- Matthew 28: 19-20 “¹⁹ Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, ²⁰ and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”
- ”What is it that you are supposed to give and do for His Kingdom?”

FINANCIAL WAYS TO GIVE TO HIS KINGDOM

- "JUST DO IT"-Give 10% of your Income
- <https://smile.amazon.com> --Will donate 0.5% of your purchases to "Gathering Place Atlanta"; i.e. you spend \$10, they give \$0.05
- Company matching program—if you give 10%, some companies will match your donation
- Give stuff to Hector and Michael to sell at our Booth

FINANCIAL HINDRANCES FROM ALLOWING PEOPLE TO MINISTER/MAKE DISCIPLES

- #1 Lack of Having A Plan/Vision
- #2 Debt
- #3 Lack of Savings/Investing
- #4 Fear/Lack of Knowledge

#1 LACK OF HAVING A PLAN/VISION

- Habbakuk 2:3(NIV) "Write down the revelation and make it plain on tablets so that a herald may run with it. For the revelation awaits an appointed time; it speaks of the end and will not prove false. Though it linger, wait for it; it will certainly come and will not delay."
- Dominican University Study(Not Harvard or Yale Study—no study actually exists)
 - People with Written Goals achieve significantly more than people who do not have written goals.
 - People with Written goals AND had accountability partners achieved significantly more than people who just had written goals.
- Remember: $-2 + -2 = -4$; however, $-2 \times -2 = 4$
 - Moral of the Story: Pick people who will hold you accountable and not drag you down. Pick people who are also working on God's business plan and are trying to multiply.
- To-Do's:
 - Pray about what God wants for you and your life.
 - Write down your income, write down your expenses, and create your budget.
 - Figure out what it takes to get to your goals

#2 DEBT

- Definition of Debt: Something, typically money, that is owed or due.
- Types of Financial Debt:
 - Credit Cards
 - Collections
 - Mortgages
 - Student Loans
 - Car Loans
 - ANY Type of Loan
- How people get into debt: OVERSPENDING
 - What are you filling yourself up with that you can't let God fill for you?
 - Cristina and Amazon

#2 DEBT

- Proverbs 22: 7 (NIV) "The rich rule over the poor, and the **borrower is slave** to the lender:"
 - In some instances/circumstances, we choose to stay in bondage.
- Psalm 37:21 (NIV) "The wicked borrows but does not pay back, but the righteous is generous and gives;"
 - If you have debts in collections, you should pay it back. Not only is it the right thing to do, but it can greatly increase your credit score
- Missions Organizations Financial Requirements
 - Have almost no debt(unless you can have your mortgage paid for by providing rental income)
- Best ways to pay off debt
 - Highest Interest Card First; i.e. "Snowball Approach"
 - Pick the smallest balances off first(low hanging fruit); then higher interest rates
- IT'S OKAY TO SAY "NO"

#3 LACK OF SAVINGS/INVESTING

- Matthew 25: 14-30 Parable of the Talents
 - Person who had 5 Talents ended up with 11 (5 that he trade for, and 1 that was given to him)
 - Person who had 2 Talents ended up with 4
 - Person who had 1 Talent ended up with 0 (Hid it in the ground initially, then got it taken away and given to the man who already had 10 Talents)
 - The Master reaped from places he did not necessarily sow into. That's actually how investing works.
- Do you shop at Target?
- Did you start Target?
 - Invest into their stock and they will share in growth and dividends with you OR,
 - You can just spend your money there and you get nothing in return.

#3 PLACES YOU CAN INVEST

- 401k, 403b, 457s
 - Does your company give you a match? You put in 5% of your paycheck and they give you 5%(or some other form of match?)
- Individual Retirement Accounts(Roth IRA, Traditional IRAs, Rollover IRAs)
- Inside of all of these accounts you can buy stocks, mutual funds, CDs, Money Markets
- NEEDS TO BE CONSISTENT and TREATED LIKE A BILL, INCREASE ALWAYS

#4 FEAR/LACK OF KNOWLEDGE

- 2 Timothy 1:7 “For the Spirit God gave us does not make us timid(fearful), but gives us power, love and self-discipline.”
- Hosea 4:6 “..my people are destroyed from lack of knowledge.”---God talking to the Israelites. (You know God’s Chosen people, who took 40 years to go to Egypt to Canaan, that should have only took 11 days)
- Your To-Do’s:
 - Educate yourself
 - Ask questions
 - Have Self-Discipline

YOUR TO-DO'S

- Educate yourself about your finances
- Ask Questions
- Have Self-Discipline
- Let God fill you
- Tithe and be a blessing to others