

FRANK DAMAZIO & RICH BROTT



FAMILY FINANCE WORKBOOK

STUDENT EDITION



ENDORSED BY

DR. JOHN C. MAXWELL
Founder, The INJOY Group






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KEY SECTIONS

-  GOD'S ECONOMY
-  MAN'S STEWARDSHIP
-  FAMILY DECISIONS
-  SPENDING MANAGEMENT
-  MAKING LIFESTYLE CHANGES
-  INVESTING WITH A VISION

FOREWORD BY DR. DAVID YONGGI CHO

Family Finance Workbook Student Edition Discovering The Blessings Of Financial Freedom

Rich Brott



Family Finance Workbook Student Edition Discovering The Blessings Of Financial Freedom:

Family Finance Workbook Rich Bott, Frank Damazio, 2005-10 With insights gained from twenty five years in business and ministry the authors lead you through this workbook using biblical principles of stewardship and financial management They show the reader how to get out of debt and guide him/her carefully through the investing process Ideal as a class manual a small group study guide as your own personal resource or as a gift for someone who needs some practical assistance Book jacket

Biblical Principles for Releasing Financial Provision! Rich Bott, Frank Damazio, 2005 Biblical Principles for Releasing Financial Provision is a remarkable resource that is all at once a gift tool and mantle You will find that this study will be a true gift for anyone As a tool this material will help build and edify disciples of Christ with apostolic doctrine And a mantle as God covenants to bless those who live out the principles of giving revealed in this book Step forward and receive the gift tool and mantle Book jacket

Family Finance Handbook Rich Bott, Frank Damazio, 2008-05 With insights gained from twenty five years in business and ministry the author imparts to the reader biblical principles of stewardship and financial management Readers learn how to get out of debt and are carefully guided through the investment process in this comprehensive and well crafted resource

Biblical Principles for Financial Success: Teacher Workbook Rich Bott, 2008 This book is an ideal text for use in the classroom small groups church events and in junior high high school and college settings Author Rich Bott had designed the syllabus in a way that is user friendly easy to teach easy to learn No prior knowledge is required from student or teacher A summary of the content follows Module 1 God's Economy Lesson One Money in God's Economy Lesson Two The Cycle of Money Lesson Three The Blessing of Giving Module 2 Man's Stewardship Lesson Four Principles of a Blessed Person Lesson Five Persona of a Steward Lesson Six Disciplines of a Steward Module 3 Family Decisions Lesson Seven How to Make Wise Family Decisions Lesson Eight Facing Financial Challenges Lesson Nine Defining Your Financial Future Module 4 Spending Management Lesson Ten Managing Your Cash Flow Lesson Eleven Financial Benefits of Budgeting Lesson Twelve Designing the Perfect Budget Lesson Thirteen Developing the Savings Habit Lesson Fourteen Borrowing and Credit Issues Module 5 Making Lifestyle Changes Lesson Fifteen Getting out of Debt Lesson Sixteen Making Lifestyle Changes Lesson Seventeen Areas of Financial Vulnerability Module 6 Investing with a Vision Lesson Eighteen Investing for your Future Lesson Nineteen Planning for Retirement Lesson Twenty Preparing for the Unexpected

Biblical Principles for Financial Success Rich Bott, 2008 This book is an ideal text for use in the classroom small groups church events and in junior high high school and college settings Author Rich Bott had designed the syllabus in a way that is user friendly easy to teach easy to learn No prior knowledge is required from student or teacher A summary of the content follows Module 1 God's Economy Lesson One Money in God's Economy Lesson Two The Cycle of Money Lesson Three The Blessing of Giving Module 2 Man's Stewardship Lesson Four Principles of a Blessed Person Lesson Five Persona of a Steward Lesson Six Disciplines of a Steward Module 3 Family Decisions Lesson Seven How to Make Wise Family Decisions

Lesson Eight Facing Financial Challenges Lesson Nine Defining Your Financial Future Module 4 Spending Management
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Prosperity Has A Purpose Rich Brott, 2008 Some people teach that we should give to get Others teach that we should sacrifice and withhold from our family in order to give more Neither extreme point of view is correct We must provide for our family We should not give to get Our attitude should be one of obedience and liberality The best way to give to the Lord is to understand all that He has given to us and then freely give back to Him Author Rich Brott provides a very balanced perspective in his latest book *Prosperity Has a Purpose* He notes that we gain by giving and we lose by withholding When we freely give to God regardless of our own personal need we allow God to be big in our lives We allow Him to provide for us This can only happen as we buy into the principle of freely giving If we are stingy in our giving and withhold from the Lord we miss the many blessings and provisions He wants to shower upon us

5 Simple Keys to Financial Freedom
 Rich Brott, 2008 Enjoying financial security in today s world takes more than simply earning a good living Some people who have made extraordinary incomes for many years are in terrible financial shape and are not prepared for today let alone their future Author Rich Brott explains that it is essential to make decisions that will help you manage your resources if you are ever going to be financially secure The problem is not our income but our spending Many waste much of their hard earned money on the small and unimportant things Don t fall into wasteful patterns of living Make a decision now to be different to live differently You can get started on the road to financial freedom by putting the following 5 simple keys into practice immediately Key 1 Stop Spending on Yourself Key 2 Control Your Cash Key 3 Live Below Your Means Key 4 Save for Your Future Key 5 Give to Others

Basic Principles for Maximizing Your Cash Flow - 7 Steps to Financial Freedom! Rich Brott, 2007-07 Everyone wants to maximize their personal cash flow Everyone wishes to become financially independent Everyone desires the ultimate financial freedom So what s the secret to living a better fuller freeing life In this book Rich Brott shows you just how to do so If you are going to maximize your personal cash flow you must know that it cannot be done without financial accountability But it is possible that you can be a responsible person and you can become financially accountable for every decision you make You can develop habits that will insure financial success regardless of how much or how little your income is Many people earn very little over a lifetime yet manage to save enough for a debt free and secure retirement The book outlines 7 major principles that must find a place in your life Read the book and find your way to financial freedom

Biblical Principles for Becoming Debt Free Rich Brott, Frank Damazio, 2008-05 Break free from financial bondage Biblical Principles for Becoming Debt Free s step by step approach will show you how while laying a

foundation of biblical understanding regarding the stewardship of your resources Rescue your life and liberate your future Endorsed by Dr Jack Hayford Dr C Peter Wagner Ted Haggard Christine Caine of Hillsong Austrailia Ron Blue president of Christian Financial Professionals Network Chen Hui Lin of Campus Crusade Asia Karen Minnis Speaker of the House Oregon House of Representatives Bill Greig III President Gospel Light Publishing Dr Barbara Wentroble Marilyn Hickey Dick Iverson Founder Chairman Ministers Fellowship International

Achieving Financial Alignment: 30 Biblical Principles for Ordering Your Financial Life Rich Brott,2008 God is interested in our willingness to manage and administrate all that He has given to us Nothing will be thrown into our laps Financial prosperity is not an unconditional providential blessing conditions are attached We are to take action and be proactive The abilities and giftings God provides motivate us to action Sometimes it takes our persistence in doing the same things faithfully with the heart of a servant Other times it is time to try new things new methods and seek new opportunities Sometimes the steady plodding brings the success of the blessed life Many people deep in debt and lacking in self discipline in their spending and contentment level complain that their employers don t pay them enough their taxes are much too high their business costs have skyrocketed or render some other excuse why they cannot plan for their financial future Of course some of these excuses may have a certain amount of legitimacy to them but they don t excuse a person from the responsibility of making sure that they are not wasting any of the resources God has allowed to come through their hands The problem is rarely a lack of money it is a lack of money management Money management simply means self management This book will help the reader to re align their financial attitude so that can begin to fulfill their potential financial altitude

15 Biblical Responsibilities Leading to Financial Wisdom Rich Brott,2008 Attaining financial wisdom comes after learning some personal responsibilities We have to fulfill those responsibilities as well Some are very basic such as simply acknowledging that God owns it all Others have to do with productivity time management and learning how to plan ahead If you are to lead a prosperous and successful life you must apply biblical instruction to work hard and lead a disciplined live Then there is the responsibility of diligence not being wasteful and knowing how to be good stewards in the handling of our possessions We are to be accountable in caring for our resources give generously to God and seek wisdom in matters of finances Author Rich Brott explains these principles in simple easy to understand narrative

All the Financial Scriptures in the Bible with Commentary Rich Brott,2008 Think of time as your personal resource and you will be more likely to use it wisely

10 Life-Changing Attitudes That Will Make You a Financial Success! Rich Brott,2007-07 A proper attitude and approach to your financial affairs is not only exemplary but also necessary In this book you will find 10 life changing attitudes that will make you a financial success They are the I Can attitudes Not only are they life changing but also very attainable With the right guidance you can become debt free With the proper attitude you can break bad spending habits With enough self discipline you can pay cash instead of using credit You can renew your thinking change your flawed value system and rise above your burden of debt If you are financially accountable you can enjoy life

without spending massive amounts of money Author Rich Brott wants to help you discover financial solutions and change your improper attitudes so that you can change your life Biblical Principles for Achieving Personal Success Rich Brott,2008 You were created with great potential You have God given giftings and talents Sometimes potential is never realized Realizing your full potential is an ever continuing process of growth This involves a willingness to try new things new ways new ideas Dreams worth pursuing do not have to be big or unrealistic The important thing is living a dream that is really yours Those who are most fulfilled know what they want and go after it You have great God given capacity to succeed in life Your life can be full and rewarding People who never achieve their full potential live an empty life If you think you can't you won't Search for something that can't be done and do it This insightful book starts by asking you some thought provoking questions What is it that you are called to do What is the vision you have for your life What dreams do you have that are still ahead of you What were you born to do What is your purpose How will you achieve that calling in your lifetime Author Rich Brott helps you to understand the 8 Critical Insights You Must Discover in order to Achieve Personal Success in life The content is thorough the season is timely and you will be motivated and challenged to achieve your highest potential

30 Biblical Principles For Managing Your Money Rich Brott,2008 Becoming successful at managing your money begins with a commitment to follow biblical principles In doing so certain areas of your life must be confronted in an honest open and accurate manner You must confront the following areas A spiritual B attitudinal C habitual D practical E personal Addressing only selective areas of your financial life will not bring you to a place of success You must be willing to tackle each area and come face to face with the clear reality of your past decisions This means developing a new determination to change past spiritual decisions and the adopting of new biblical attitudes toward the management of your money Only you can make a difference in your financial life You can be successful at managing your money if you will begin to follow these 30 biblical principles Author Rich Brott shows you how *Developing a Successful Personal & Business Vision* Rich Brott,2009 Dreams worth pursuing do not have to be spectacular or amazing The important thing is living a dream that is really yours Those who are most fulfilled know what they want and go after it Understanding and shaping vision is the basis for any new or existing personal or business career Vision development is a process But first it seems appropriate to ask some questions Why are you here What is your personal purpose in life Why are you doing what you are doing What brought you to this profession Why are you where you are These are all questions you must ask yourself before developing a successful personal vision They same holds true when it comes to a business vision Understanding who you are and what you are all about is pertinent to understanding what it is you want to accomplish *Establishing a Successful Business* Rich Brott,2009 Author Rich Brott notes six themes that are mutually dependent upon each other each of which represent a necessary requirement for a successful business They are Knowledge Experience Ability Opportunity Capital and Commitment When it comes to business failures the stats are not pretty Within the first year of operation over 50% of businesses fail Extend the time period

to five years and the statistics become even worse In that time period over 95% of all businesses fail From the beginning business is risky and chances of success poor But you can significantly improve your chances of success with good insight preparation and planning The author notes that in this book he wants to help you in the area of establishing your business and will do so by leading you step by step through these critical areas *Advancing a Successful Business* Rich Brott,2009 Business focus is an integral part of your ability to advance and build your business into something beyond mediocrity Staying focused on your vision and purpose is very key Nothing significant is ever achieved without focus If it s worth getting it must be the focus of your attention at all times Focus begins with a sense of purpose mission and vision This is your sense of direction your road map your life track for the business It s where you are headed A growing company does not continue without great business productivity timely follow through and effective leadership *Advancing a Successful Business* is not automatic and will not happen without a steady hand at the helm backed by a great team who stays alert and motivated **A**

Biblical Perspective On Tithing & Giving: A Believer's Stewardship Guide Rich Brott,2008 According to author Rich Brott nothing happens in the economy of God until you give something away It is a universal law of God Giving is the trigger for God s financial miracles When you give to the Kingdom of God it will be given back to you We must do so in complete confidence that our God will not only meet our needs but allow us to have plenty left over so that we can joyfully share it with others When it comes to personal possessions money and wealth you cannot take it with you but you CAN send it on ahead Bottom line is this what you keep you will lose but what you give away you will gain When you become a faithful tither and a generous giver you become an individual whom God can bless **Business, Occupations, Professions, & Vocations in the Bible** Rich Brott,2008 Since the beginning of time small business has played an important role in all societies and cultures It has been a vital part of community as craftsmen laborers manufacturers buyers and sellers exchange wares and talents From ancient times to modern times people have lived their lives centered around crafting something of value to use at home and to sell outside of their home Economies have been perpetuated as they centered around commercial activities and commerce From ancient Greece and Ethiopia to ancient India the ingenuity of humans beings and their ability to design craft manufacturer and harvest have kept countries and kingdoms with food on the table This has allowed cities nations and kingdoms to prosper Economic entrepreneurship has a history of success in every area of the world It has sustained families cities and nations as it has created employment opportunities and economic growth

Decoding **Family Finance Workbook Student Edition Discovering The Blessings Of Financial Freedom**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Family Finance Workbook Student Edition Discovering The Blessings Of Financial Freedom**," a mesmerizing literary creation penned by a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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