



Financial planning for you

From lack to abundance



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FINANCIERO

A FULL LIFE
AND ABUNDANT



#1: WHAT IS SCARCITY?

About the time his money ran out, a great famine swept over the land, and he began to starve. (Luke 15:14 NLT)

INTRODUCTION: *The bible speaks about the parable of the prodigal son (Luke 15:11-32). This young man asked for his inheritance before the right time, once he received it, he went far away and wasted it. Around the same time the young man had spent all of his inheritance, there was a financial crisis in the country where he lived. There was a lot of poverty in the country and he went hungry, because he had nothing left.*

1) HOW TO KNOW IF WE ARE LIVING IN POVERTY?

- **When you can't cover the basics.**

One way we can realize if we are living in poverty is if we don't have enough to cover basic expenses, or when we barely have enough. 76% of the people in the U.S. live from paycheck to paycheck (bankrate.com). In the biblical illustration we see how the young man was living in poverty and didn't have money for food. He yearned to eat the food of the pigs. This is a sign of absolute poverty.

Sometimes, we have enough to eat, to clothe ourselves, and to put a roof over our heads, but not being able to advance towards better things is also a sign of poverty. It's not just about being able to afford the basics, God wants us to have

"a life of plentitude" (John 10:10b). We must have enough to enjoy, invest, and be generous. When we can't do these things, it is a sign that we are living in poverty.

2) WHY IS THERE POVERTY?

- **Governmental problems.**

Many of the countries are in extreme poverty due to the bad infrastructure of their government. Some countries have too much corruption, there is no opportunity for education, there is a large percentage of unemployment, etc. These are not an excuse for those who live in the U.S., because this country offers many educational opportunities and there are many ways in which people can overcome poverty. In the illustration we see that the country was going through a time of scarcity. In the same way, there are cycles where the governments themselves have difficult times and times of poverty.

In the 2008 crisis in the U.S. there was a lot of unemployment and many people faced difficult times. Just as in the example we see in the bible, those that were not prepared had to go through many difficulties. Right now, we are not in a time of crisis, but in a time of abundance.

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- **Mentality of scarcity**

One of the biggest reasons for why poverty exists, is the mentality that people have. A mentality that the government or someone else is responsible for our well-being. The idea that we have rights to everything and that we shouldn't pay to obtain them is what causes poverty. A person with a mentality of poverty will always wait for someone to give them what they want or need. But the bible teaches us that: "there is greater blessing in giving than in receiving" (Acts 20:35)

The mentality of "I need to live in the moment" or as they say "I may not even get to an old age" keeps people from being prepared for when a crisis occurs. The young man in the bible had a mentality of living and "enjoying the moment." But afterwards, when crisis hit, he paid the consequences for thinking that way.

- **For wasting without care**

Disorder has a high cost. Spending our money without holding back, leads us to poverty. In the biblical example, we saw how the young man spent his inheritance without holding back. As Christians we don't spend our money on alcohol or prostitution. But we often waste our money on our interests/hobbies or paying penalties for not having financial control. It is not about never spending our money on things we enjoy, but of having priorities. When we have order in our finances, we can enjoy a good lifestyle, invest in your future, and be generous.

CONCLUSION: *Today we were able to decipher what poverty is and why it exists. Do not miss any of the topics that continue, so that you can learn how to avoid poverty and learn, how to live in abundance. God has his arms open like the father in the biblical example. When we decide to return to him, he gives us new clothes (a new life), a ring (authority), and he holds a banquet in our honor (abundance).*

PRAYER OF SALVATION: Lord Jesus I recognize that I have sinned and that you have died for me. Today I repent and I ask for forgiveness. I give you my life and my heart so that you can be my Lord and personal savior, amen.

INTERACTIVE QUESTIONS:

- How did the 2008 crisis affect you?
- How has the mentality of living in the moment affected your life in a negative way?
- What is your thought on God being ready to receive you with clothes, a ring, and a banquet?

ADVICE FROM LEAVING A FINANCIAL LEGACY:

Evaluate what you have spent in the past year and see if there have been expenses you can eliminate. We need to enjoy our life, but we need to remember that we are also responsible of our financial future.

#2: HOW TO GET OUT OF POVERTY?

You have planted much but harvest little. You eat but are not satisfied. You drink but are still thirsty. You put on clothes but cannot keep warm. Your wages disappear as though you were putting them in pockets filled with holes! (Haggai 1:6 NLT)

INTRODUCTON: *In the book of Haggai 1-2 we can see how everyone in the town was worried about building their own homes, but they had forgotten to build a temple for God. God sent the prophet to give certain instructions to the people. If they chose to take action, he gave them promised them protection and abundance. In the next points we will learn how to overcome poverty.*

1) WE MUST ACKNOWLEDGE THAT GOD IS THE OWNER.

- “the silver is mine and the gold is mine, says the Lord” (Haggai 2:8). We must recognize that everything belongs to Him, including our lives and the resources he has given us. It is necessary to change the mentality that we are the owners, we are simply administrating the resources he has entrusted us with. He is the owner, so we must manage carefully what does not belong to us.

2) ELIMINATE GENERATIONAL CURSES.

- We don’t want to make anyone uncomfortable, but it is a commandment to give your tithes to the Lord. To overcome poverty, it is important to get rid of the generational curses in our lives and receive our blessings.
- When we live bound by curses in our lives, we cannot overcome poverty. He said: “You have robbed me the tithes and

offerings that belong to me. You are under a curse because the whole nation has robbed me” (Malachi 3:8-9). In the passage of Haggai, God was asking the people to edify a temple for him before worrying about their own homes, and he promised he would bless them afterwards.

- God does not need money or a temple. He wanted a place for his people to come before his presence. He wants to have first priority in your heart, and the tithes are a simple example that he is our priority. If he is the first priority in your heart, then he can be in your temple.

3) WORKING

- “Go now to the mountains, bring wood and rebuild my home” (Haggai 1:8). The Lord has sent us to work. It is necessary that we work towards what we want to achieve. God has sent us to work and he says “so now, go to work! Because I am with you, says the Lord” (Haggai 2:4). He promises to be the one to bless the fruits of our labor while our heart is aligned, and we have good intentions. We must do the natural work and he will do the supernatural. All you sow, he will prosper and multiply. We shouldn’t wait for his blessings by simply asking and crossing our arms.

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4) SAVE AND DO NOT WASTE.

- “The wise have riches and luxury but the stubborn waste all they find” (Prov. 21:20). We need to have a habit of saving no matter what we earn. If you know how to save up in the little, you’ll know how to save up in the much. Many times, we spend money on things we don’t need or simply to show off. I suppose they were saving up all the wood they could find for God’s temple without wasting. Because the faster you collect the resources, the faster you edify the house and create abundance.

5) LEARN CONTINUOUSLY.

- It is necessary to work hard but it is better to work intelligently. “if you use an axe without a sharp blade you will do double the work, therefore sharpen your blade” (Ecc. 10:10). To be able to cut the wood for the temple it is necessary to have a sharp axe, so that you don’t end up working without results. We must seek ways to achieve new careers where our income is greater, learn how to start a business, earn a professional career, etc.

6) ELIMINATE DOUBT.

- We cannot overcome poverty if our income is wasted in our interests/hobbies and in paying of debts. “just like the rich governs the poor, the one who borrows is the servant of whom he borrows from” (Prov. 22:7). When we free our income from the hands of the creditors, we will be able to overcome poverty and create abundance.

CONCLUSION: *The most important thing is to evaluate our heart, because God wants to live in us. In a consecrated temple for him. If he occupies the first place in our heart and we take action in these 6 steps that we covered today, he says “from now on, I will bless you “(Haggai 2:19). Don’t miss out the next meetings where we will learn biblically, how to live in abundance.*

PRAYER OF SALVATION: Lord Jesus I recognize that I have sinned and that you have died for me. Today I repent and I ask for forgiveness. I give you my life and my heart so that you can be my Lord and personal savior, amen.

INTERACTIVE QUESTIONS:

- What do you think about the fact that everyone focuses on their own things and often forget about God?
- What financial habits do we have? What habits rob us of God’s blessing or don’t bring the blessing to our lives?
- How do you think your life would be without debt?

ADVICE FROM LEAVING A FINANCIAL LEGACY:

Eliminate your debts using the snowball method, and free yourself from the modern slavery. Participate in our classes, free of cost, and/or use the resources available to you on our webpage.

Topic #3: HOW TO LIVE IN ABUNDANCE?

She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left." (2 Kings 4:1-7 NIV)

ILLUSTRATION: "The Widow's Olive Oil"
(Read 2 Kings 4:1-7 NIV)

INTRODUCTION:

Many of us have spent some time in God's word, through it, God reveals many things. This story teaches us how we can get out of the shortage and live in abundance.

1. DECLARE THE BLESSINGS THAT YOU HAVE AND USE THEM.

Instead of looking at what you don't have or what you wish you had, we must observe what we do have. It's very important to use every resource that you already have and put it to work. God has already provided you with a salary or a job. It's time to use that seed and put it to work to bear fruit. Before thinking in abundance, we must thank and declare what God has already given us.

2. LOOK FOR HELP FROM PEOPLE THAT CAN HELP YOU.

We should seek help from those who have good advice or who managed to live in abundance. The widow is a story that grabbed jars of those who had the abundance of extra jars to lend. Do not take advice from those who are in the same or worse condition than you, the advice is as good as the credibility of the person giving you advice.

3. A PRIVATE LIFE.

When you are already experiencing the abundance, keep the door closed. That is, you don't need to be telling how good it's going for you or showing off the abundance. Many people live by spending on things for the neighbor, family member or friend to see. We have the concept that the rich live in houses of millions and have luxury cars, but the reality is that there are more millionaires living in the house on the side without saying anything. There are many studies that reveal that there are more undercover millionaires than those who show off their luxuries.

4. TAKE THE OPPORTUNITIES THAT PASS IN FRONT OF YOU.

"They brought the jars to her and she kept pouring", she took action on each opportunity that they passed. In life there are many opportunities that will face you, but the opportunity doesn't matter, what is important is how to use that opportunity and for you to take action. We must stay alert to those opportunities that God will give you and ask for wisdom to make correct decisions.

God gives you the oil: "the blessing", but we must work: "fill", in those jars: "opportunities".

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5. DON'T LIMIT THE BLESSING.

We should have jars for God to spill his oil: “the blessing”. This teaches us that we need to have multiple ways or channels by which God can bless us with. We can have a job, start a company, invest in mutual funds, rental houses and other ways for God can bless. Let's not limit ourselves to one single form of income or investment. *Eccle. 11:2 says “Invest in seven ventures, yes, in eight;*

you do not know what disaster may come upon the land”. When you stop looking for ways to improve, if you don't invest or if you already conform with what you already have, that's when God stops spilling the blessing. God gives *“to each according to his ability”, (Matthew 25:15).* Don't limit the blessing and look for ways to have channels of blessing.

6. SELL YOUR TALENT AND ENJOY THE ABUNDANCE.

“Go, sell the oil and pay your debts. You and your sons can live on what is left”. First, meet your responsibilities, pay your debts, then you will experience abundance. Enjoy the blessing: Honoring God, living well and being generous.

CONCLUSION: *God's desire is for you to live in abundance, you simply must obey his Word and follow his advice. The widow changed her situation quickly because she took action from the prophet's advice. God wants to change your financial life, just put your jar so that he spills his oil until it overflows. Don't miss out on the next reunions to keep learning what God teaches us.*

SALVATION PRAYER: Lord Jesus, I recognize that I have sinned and that you died for me. Today I repent and ask for forgiveness. I give you my life and my heart so you can be my Lord and personal savior, amen.

INTERACTIVE QUESTIONS:

- Have you taken classes of Leaving a Financial Legacy?
- Have you met a person that lives in abundance but that does not appear it?
- What opportunities have you left go and didn't take action? Why? What do you think of God pour blessing until you stop putting your jar?

ADVICE OF LEAVING A FINANCIAL LEGACY:

- Think of all the talents that God gave you and think about how you can create multiple incomes.
- If you thought of starting a business, use the tool “Plan of Business” on the website of dejandounlegadofinanciero.com

Topic #4: WHAT TO DO WITH ABUNDANCE?

During those years, Joseph gathered all the crops grown in Egypt and stored the grain from the surrounding fields in the cities. He piled up huge amounts of grain like sand on the seashore. Finally, he stopped keeping records because there was too much to measure. (Genesis 41:48-49 NLT)

INTRODUCTION:

Joseph was put to rule “the entire land of Egypt.” (Gen 41:41). In these times, God has put us to rule in Egypt “the world”. That is, everything on this earth is for us to administer for God. When we are trustworthy and we show our capacity (Matthew 25:15), God gives us more resources to manage. Now let’s learn what to do with abundance and the responsibilities of abundance:

1. SET ASIDE FOR FUTURE NEEDS AND FOR OLD AGE.

God revealed to Joseph the times of abundance and times of shortage. When it’s time for a strong economy and abundant, we must know how to set aside a little for the future. It is easy to fall into consumerism and eat the whole harvest. It is necessary, to have the habit of setting aside a 10-20% for future needs. We must learn that there are ups and downs in life, but we must administer it and not waste it.

Joseph stored so much that you couldn’t even measure it. Joseph knew in his moment was when there was plenty to give his family, your city, your country and even surrounding countries (Genesis 41: 56-57). In this same manner, you must invest for retirement and for future purchases.

2. ENJOY

Ecclesiastes 5:19 “And it is a good thing to receive wealth from God and the good health to enjoy it.”

God wants us to enjoy those gifts that He has given us. When a person is a good administrator, God gives you a reward and He trusts even more. God wants us to enjoy the riches that He gives us. If you are experiencing abundance: go on vacation, live comfortable and give the best possible life to your family. It isn’t about being materialistic, it’s about putting your money to good use to create family memories and enjoy what God gave you.

Joseph was placed as governor and he had privileges for being a good administrator. Joseph lived in the palace and he had people under him to be served. (Gen 41:40), he had fine clothes and luxurious accessories (Gen 41:42). Joseph had access to banquets and unlimited food for him, his family and friends. (Genesis 43:32-34).

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3. MUST SHARE WITH THE NEED AND BE GENEROUS

(Genesis 41:56-57) *“So with severe famine everywhere, Joseph opened up the storehouses and distributed grain to the Egyptians”. “If you help the poor, you are lending to the Lord—*

and he will repay you.” (Prov. 19:17) Many would like to help the poor, but they don't have the resources, that's why it's necessary to implement what we learned in the first reunions. God wants to use you to be a blessing to others, the sooner you leave the shortage, the sooner you can use the benefits of the abundance.

God prepared Joseph for these times of shortage. Joseph had the privilege of being a blessing for his father and his brothers, and to other towns. Joseph sold food to foreigners, but it says he didn't charge his brothers (Genesis 42:25) and even gave them provisions for the trip.

4. DO NOT TRUST, OR LOVE THE RICHES

Throughout the Bible we can see that God isn't against the wealth, but he is against love for the money and whoever puts their trust in the wealth. Psalm 49 speaks of boasting and that all wealth will remain here when we die. *“Teach those who are rich in this world not to be proud and not to trust in their money”.* (1 Timothy 6:17) It doesn't matter the accumulated amount; our faith and hope should only be in God.

CONCLUSION:

1 Timothy 6:17 says: “Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.” God isn't against the rich, he only warns in not putting their faith in riches. God allows that we enjoy, but that in our hearts He will always have first place. This series teaches how to get out of the shortage and get to the abundance, but nothing will be accomplished without Christ in our heart and the center of our lives. Christ became poor to make us rich, it doesn't mean only the earthly, it's about the true riches. In heaven there is everything in abundance and this earth is a reflection of heaven.

SALVATION PRAYER: Lord Jesus, I recognize that I have sinned and that you died for me. Today I repent and ask for forgiveness. I give you my life and my heart so you can be my Lord and personal savior, amen.

INTERACTIVE QUESTIONS:

- Can you count life stages, will it be shortage or abundance?
- What do you think of the benefits of a good administrator?
- How would you like to show generosity?

ADVICE OF LEAVING A FINANCIAL LEGACY:

- If you haven't been doing it, start to save at least 10% of each income you receive.
- Start living on a budget to be able to apply everything learned.



There is a place for you