

## The Path with Financial Margin

**Prov. 3:9** Honor the Lord with your wealth and with the first fruits of all your produce;

**Prov. 13:11** Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

**Prov. 13:22** A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

**Prov. 11:25** Whoever brings blessing will be enriched, and one who waters will himself be watered.

**Prov. 17:18** One who lacks sense gives a pledge and puts up security in the presence of his neighbor.

**Prov. 21:5** The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.

**Prov. 21:20** Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

**Prov. 22:7** The rich rules over the poor, and the borrower is the slave of the lender.

**Prov. 22:26-27** Be not one of those who give pledges, who put up security for debts.<sup>27</sup> If you have nothing with which to pay, why should your bed be taken from under you?

**Prov. 24:6** For by wise guidance you can wage your war, and in abundance of counselors there is victory.

**Prov. 24:27** Prepare your work outside; get everything ready for yourself in the field, and after that build your house.

**Prov. 28:8** Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor.

**Prov. 28:22** A stingy man hastens after wealth and does not know that poverty will come upon him.

**Is. 55:2** Why do you spend your money for that which is not bread, and your labor for that which does not satisfy?

**Matt. 6:21** For where your treasure is, there your heart will be also.

**Matt. 19:16-22** And behold, a man came up to him, saying, "Teacher, what good deed must I do to have eternal life?"<sup>17</sup> And he said to him, "Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments."<sup>18</sup> He said to him, "Which ones?" And Jesus said, "You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness,<sup>19</sup> Honor your father and mother, and, You shall love your neighbor as yourself."<sup>20</sup> The young man said to him, "All these I have kept. What do I still lack?"<sup>21</sup> Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me."<sup>22</sup> When the young man heard this he went away sorrowful, for he had great possessions.

**Luke 12:15** And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.

**Luke 14:28** For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?

**Luke 19:1-9** He entered Jericho and was passing through.<sup>2</sup> And behold, there was a man named Zacchaeus. He was a chief tax collector and was rich.<sup>3</sup> And he was seeking to see who Jesus was, but on account of the crowd he could not, because he was small in stature.<sup>4</sup> So he ran on ahead and climbed up into a sycamore tree to see him, for he was about to pass that way.<sup>5</sup> And when Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down, for I must stay at your house today."<sup>6</sup> So he hurried and came down and received him joyfully.<sup>7</sup> And when they saw it, they all grumbled, "He has gone in to be the guest of a man who is a sinner."<sup>8</sup> And Zacchaeus stood and said to the Lord, "Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold."<sup>9</sup> And Jesus said to him, "Today salvation has come to this house, since he also is a son of Abraham.

**Col. 2:13-14** "<sup>13</sup> And you, who were dead in your trespasses and the uncircumcision of your flesh, God made alive together with him, having forgiven us all our trespasses,<sup>14</sup> by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross."

**Rom. 13:8** Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

**1 Cor. 16:2** On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

**1 Tim. 5:8** But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

**Heb. 13:5** Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you.

## Statistics

- Credit card debt totaled \$1.031 Trillion in Q2 2023
- The average cardholder had \$6,568 in credit card debt in Q2 2023
- Individuals 75 or older had the most debt (\$8,100), and those under 35 had the least (\$3,700)