



IT'S ALL ABOUT

M.O.N.E.Y. !

Henry Tan



**SO IS MONEY
THE ROOT OF
ALL EVIL?**

How should we use the Money?

- Living **above** our means
- Living **within** our means
- Living **below** our means

How should we manage our finances?

10 A wife of noble character who can find? She is **worth far more than rubies**. **11** Her husband has full confidence in her and **lacks nothing of value**. **12** She brings him good, not harm, all the days of her life. She selects wool and flax and **works with eager hands**. She is like the merchant ships, bringing her food from afar. She gets up while it is still night; **15b** she **provides food for her family** and **portions for her female servants**. **16** She **considers a field and buys it**; out of her earnings she plants a vineyard. She sets about her work vigorously; her arms are strong for her tasks. She sees that her trading is profitable, and her lamp does not go out at night. In her hand she holds the distaff and grasps the spindle with her fingers. **20** She **opens her arms to the poor and extends her hands to the needy**. When it snows, she has no fear for her household; for all of them are clothed in scarlet.

(Proverbs 31:10-21 NIV)

Manage Finances

- **Perspective of money is important**
- **Contentment is the key**
- **Working Hard**
- **Invest wisely**
- **Provision for Family**
- **Fair to helper**
- **Giving generously to the poor and needy**

Practical methodologies and tools:

- 1. Tabulate expenses and income**
- 2. Identify major area of expenditure**
- 3. Monthly income needs on retirement**
- 4. Reserves and debt servicing ratio.**
- 5. Investments in terms of risk and rewards**
- 6. Make necessary adjustments over time, with clear steps.**



4 LESSONS

TRANSFORMATION Is NEEDED

Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to curry their favour, but with sincerity of heart and reverence for the Lord. Whatever you do, work at it with all your heart, as working for the Lord, **not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. Anyone who does wrong will be repaid for their wrongs, and there is no favouritism. (Colossians 3:22-25 NIV)**

IT'S ALL ABOUT M.O.N.E.Y.-Right Perspectives

1. **M- Means** to an end and not an end itself.
2. **O- Ownership** of money
3. **N- Needs v wants**
4. **E- Enough-** knowing what enough is
5. **Y- Yoke** that we shoulder belongs to Christ

REFLECTIONS

- **Not what we have but
How we **Spend****
- **Living **below** our means**



REFLECTIONS

**Is there something we
can change from today?**

REFLECTIONS

- Do I treat it as a **Means** to an end?
- Do I know who the true **Owners** are?
- How can I start differentiating between **Needs** and wants?
- Can I remind myself that it's **Enough**?
- Committing and allowing **Christ's Yoke** to be upon us.