

## The Financial Ten Commandments

### The Maker and His Manager – Part 1

Commandment I: Thou shalt work hard.

**“You shall eat the fruit of the labor of your hands; you shall be happy, and it shall go well with you.”**  
Psalm 128:2 (NRSV)

**“...hard work returns many blessings to a man.”** Proverbs 12:14 (Living Bible)

**“The plans of a hard-working person lead to prosperity...”**  
Proverbs 21:5 (God’s Word)

Commandment II: Thou shalt establish a plan.

**“Plan carefully and you’ll have plenty, if you act too quickly, you’ll never have enough.”**  
Proverbs 21:5 (Good News)

A biblical spending plan: 10-10-80 plan.

- First 10% to God’s work.

**“Honor the Lord by giving Him the first part of all your income, and He will fill your barns...to OVERFLOW!”**  
Proverbs 3:9-10 (Living Bible)

**“The good man’s earnings advance the cause of righteousness.”**  
Proverbs 10:16 (Living Bible)

**“I am the LORD All-Powerful, and I challenge you to put me to the test. Bring the entire ten percent into the storehouse, so there will be food in my house. Then I will open the windows of heaven and flood you with blessing after blessing.”**  
Malachi 3:9-10 (CEV)

- Second 10% to my investment fund.

**“A laborer is worthy of his hire.”** 1 Timothy 5:18

**“The wise man saves for the future...”** Proverbs 21:20 (Living Bible)

**“...He grows rich who accumulates little by little.”**  
Proverbs 13:11 (Jerusalem Bible)

- Remaining 80% for all other expenses.

**“Careful planning puts you ahead in the long run...”** Proverbs 21:5 (The Message)

Commandment III: Thou shalt avoid debt like the plague.

**“The borrower is a slave to the lender.”** Proverbs 22:7

Commandment IV: Thou shalt distinguish between wants and needs.

**“It is better to be satisfied with what you have than to be always wanting something else.”**  
Ecclesiastes 6:9

Commandment V: Thou shalt determine when enough is enough.

**“And that night, his soul was required of him.”** Luke 12:20 (NKJV)

Commandment VI: Thou shalt not get involved with get-rich-quick schemes.

**“Risky investments turn sour, and soon there’s nothing left. It is all swept away. The rest of his life he is under a cloud—gloomy, discouraged, frustrated, and angry.”**  
Ecclesiastes 5:14,17

**“A foolish man is eager to get rich quick, and is unaware that poverty awaits him.”**  
Proverbs 28:22

Commandment VII: Thou shalt not compete with the Jones’.

**“Thou shalt not covet anything that is thy neighbors.”** Exodus 20:17

Commandment VIII: Thou shalt not make a major financial decision without getting wise counsel first.

**“In the abundance of counselors there is much wisdom.”** Proverbs 11:14

**“Form your purpose by asking for counsel, then carry it out using all the help you can get.”**  
Proverbs 20:18 (Message)

Commandment IX: Thou shalt not corrupt your kids with money.

**“Now here is a command...given in the name of our Lord Jesus Christ by his authority: Stay away from any Christian... who does not follow the ideal of hard work we set up for you. For you well know that you ought to follow our example...we never accepted food from anyone without buying it; we worked hard day and night for the money we needed to live on...for we wanted to show you firsthand how you should work for your living.”**  
2 Thessalonians 3:6-9 (LB)

Commandment X: Thou shalt not orient your whole life around money.

**“Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength.”**  
Mark 12:30