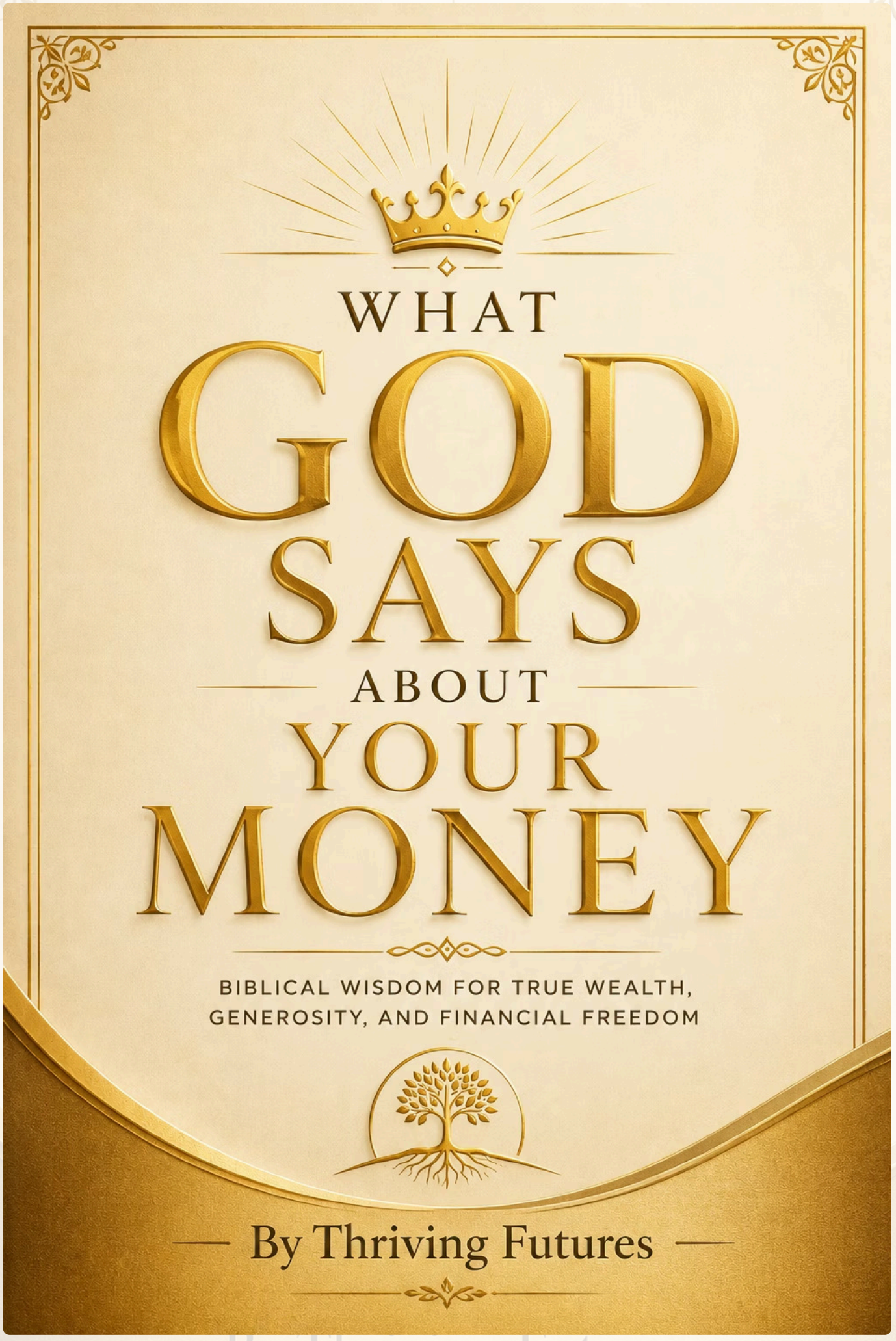

WHAT
GOD
SAYS
ABOUT
YOUR
MONEY
BIBLICAL WISDOM FOR TRUE WEALTH,
GENEROSITY, AND FINANCIAL FREEDOM
By Thriving Futures

Faith and Finances: Two Worlds That Were Always One

Throughout my career as an accountant and financial coach, I've come to a deep conviction: we cannot separate faith from money. How we earn, spend, save, give, and invest reflects what we believe, what we value, and where we place our trust.

Money is Spiritual

Money is not merely a financial issue; it is also a spiritual one. Managing money well is an expression of faith, not a contradiction of it.

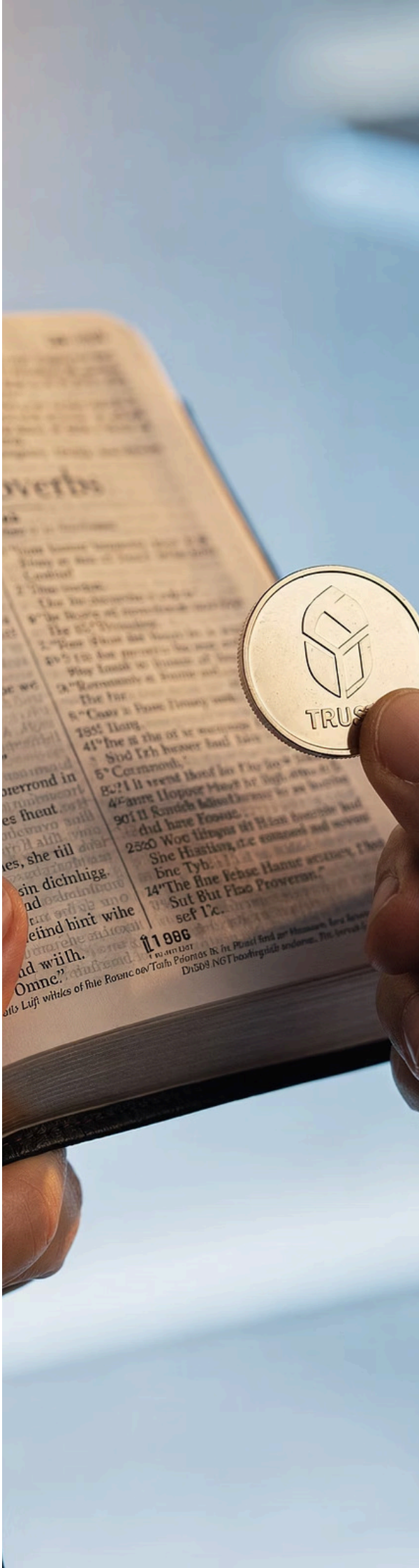
Seasons of Wilderness

There will be moments when the numbers don't make sense, when opportunities seem distant, when the future feels uncertain. Faith is most important in those seasons.

Purpose Over Possession

True wealth is not measured only by what we possess, but by the peace, integrity, and generosity with which we live.

— By Thriving Futures



What God Says About Your Money...

"Faith and Finances"

Faith and finances: two worlds that were always one. The goal of this module is for you to understand that managing money well does not contradict faith, but is an expression of it.

The Bible and money

The Bible mentions money more than 2,300 times — more than faith and prayer combined. The central message is not that money is bad, but that the disordered love of money is the root of many problems.

> "For the love of money is a root of all kinds of evils." — **1 Timothy 6:10**

You are a steward

Stewardship is the most important biblical principle about money. Everything you have came from God, and He entrusted it to you so you can manage it well.

> "The earth is the LORD's, and everything in it." — **Psalm 24:1**

The wise save, the fool spends everything

Proverbs is basically a personal finance manual written thousands of years ago.

> "The wise store up choice food and olive oil, but fools gulp theirs down." — **Proverbs 21:20**

Tithing and generosity

Tithing is not a punishment or a forced obligation. It is an act of trust that God will provide.

> "Honor the Lord with your wealth, with the firstfruits of all your crops." — **Proverbs 3:9**

Is it wrong to want money?

Many believe that wanting money is a sin. But the Bible is full of prosperous people who pleased God: Abraham, Job, Solomon, Joseph. The key difference: wanting money to serve, give, and live with dignity is a purpose.

> "Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well." — **3 John 1:2**

The 9 Fruits of the Spirit and Your Money

Each fruit of the Spirit has a direct and powerful application in your financial life. Here are the first five:

❤️ Love

Give generously and honor God with every financial decision. Tithing is declaring that you trust God more than that money.

> "Give, and it will be given to you." — Luke 6:38

Challenge: Give something intentionally this week that no one else knows about.

😊 Joy

True joy cannot be bought. Contentment is a superpower that can be learned. Paul learned it — you can too.

> "Great gain is godliness with contentment." — 1 Tim 6:6

Challenge: Write down 10 things that give you genuine joy and cost nothing.

🕊️ Peace

Financial disorder steals your peace every night. Three levels: immediate peace (knowing how much you have), short-term peace (an emergency fund), and deep peace (trusting God).

> "Do not be anxious about anything." — Phil 4:6-7

Challenge: Open your bank account today. No fear. Just look at it.

⏳ Patience

The rarest and most valuable superpower. Patience to save, to invest, to get out of debt, and to see results in 5, 10, 20 years.

> "Well-thought-out plans yield good results." — Prov 21:5

Challenge: Wait 72 hours before any unplanned purchase.

🤝 Kindness

Honesty and justice in all your dealings. The kind person builds reputation and trust — something money cannot buy directly.

> "The generous person will prosper." — Prov 11:25

Challenge: Take a concrete step to resolve an outstanding debt.

The four remaining fruits



💛 Goodness

Actively use what you have to do good. Include generosity in your budget from the start. You stop seeing money as something scarce that you must hoard.

"Whoever sows generously will also reap generously." — 2 Cor 9:6



🙏 Faith

Faith is not ignoring reality. It is acting wisely while trusting God. Active faith, not passive faith. The most powerful act of financial faith: tithing when it feels like there is not enough.

"Seek first the kingdom of God." — Matthew 6:33

🌱 Gentleness

Strength under control. Not letting greed, comparison, or pride lead you. Genuinely celebrating others' financial success. Walking your own process.

"Blessed are the meek." — Matthew 5:5

💪 Self-Control

The fruit that makes all the others possible. It works like a muscle: every time you say no to an impulsive expense, that muscle grows. It does not come from you — it comes from the Holy Spirit.

"Like a city broken down and without walls is the man who has no self-control." — Prov 25:28

Closing the Module — The Full 9 Fruits

When the fruits of the Spirit and money management come together, your financial life is never the same again.

❤️ Love

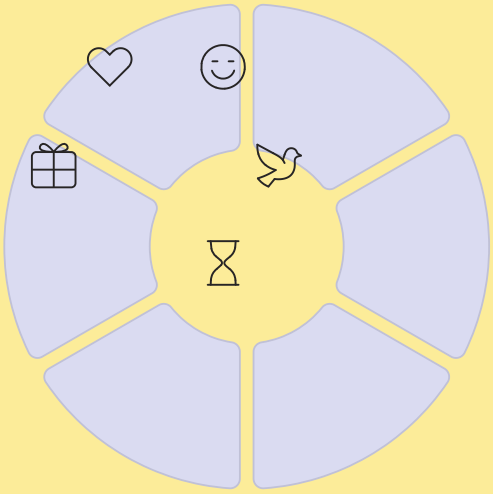
Give generously and honor God with your money

💛 Goodness

Use your prosperity to bless others

🤝 Kindness

Be honest and fair in all your dealings



😊 Joy

Be content with what you have while you grow

🕊️ Peace

Live with order and without financial anxiety

⏳ Patience

Wait for results without getting desperate

🙏 Faith

Trust God with your numbers and your goals

🌱 Gentleness

Don't compare yourself or boast; walk your own journey

💪 Self-Control

Control your impulses and keep your commitments

> "Lord, thank you for teaching me that money and faith are not separate. Help me be a good steward of everything you have given me. May every financial decision I make reflect your character and your fruits in my life. Give me wisdom to manage, generosity to give, patience to wait, and self-control to stay on the path. In Jesus' name. Amen."

"Money reveals who you are. The fruits of the Spirit transform who you are."

Meet the Voices in Your Financial Mind

You can't defeat something you don't understand.

> "Each person is tempted when they are dragged away and enticed by their own passion. Then, when passion has conceived, it gives birth to sin." — **James 1:14-15**

The 3 faces of *"The voices"*

🔥 The passion of the flesh

I want it because it makes me feel good right now. The most basic impulse: your body seeks pleasure and avoids pain without thinking about consequences.

- Buying expensive food because you're hungry and can't wait
- Spending on entertainment when you're bored
- Buying new clothes when you feel sad

👁️ The passion of the eyes

I want it because I saw it and liked it. The eyes are the gateway for La Vocecita.

- Walking into a store just to look and leaving with bags
- Scrolling Instagram and ending up buying something
- Wanting something you didn't know existed until you saw it

👑 The arrogance of life

I want it because it makes me look better to others. The most dangerous because it disguises itself as self-esteem.

- Buying expensive brands to impress
- Spending more than you have on outings with friends
- Going into debt to maintain a lifestyle you can't afford

The emotions behind spending

"The voices" almost never speaks alone. It always comes with an emotion: sadness, anxiety, boredom, low self-esteem, loneliness, or stress.

The spiritual response

The Bible does not ask you to eliminate your desires. It asks you to order them. Three spiritual tools:

1. Prayer before spending
2. The renewal of the mind (Romans 12:2)
3. Self-control as a fruit of the Holy Spirit

💡 **The most important secret: *"The voices"*** is not your enemy. It is a signal. Every time it appears, it is telling you that there is a real emotional need that is not being satisfied in the right way.

Final Thoughts:
The True Measure of Wealth

> If you remember only one thing from this book, let it be this:
>
> God never asked us to own everything.
>
> He asked us to steward it faithfully.

Perspective

Money is a tool.

It can build or destroy.

It can serve others or serve ourselves.

It can become a blessing—or an idol.

What matters most

The question is not how much money you have.

The question is:

What are you doing with what God has entrusted to you?

> There may be seasons of abundance.
>
> There may be seasons of waiting.
>
> And there may even be seasons of wilderness.

> But your peace was never meant to depend on your bank account.
>
> Your peace comes from knowing that God is faithful.

Financial wisdom matters.

Hard work matters.

Planning matters.

Saving matters.

Generosity matters.

But above all, trust matters.

Because the goal is not merely to become wealthy.

The goal is to become faithful.

To manage resources with integrity.

To give generously.

To live wisely.

And to remember that true wealth is not measured only in dollars, but in peace, purpose, relationships, and faith.

> One day, we will all give an account not only for what we earned, but for how we managed what was entrusted to us.
>
> May you be found faithful.
>
> And may everything placed in your hands bring glory to God.

"For where your treasure is, there your heart will be also." — Matthew 6:21

— By Thriving Futures

