

Success in College... *God's Way*

INVESTMENTS

MONETARY INVESTMENTS

THE "MIRACLE" OF COMPOUND INTEREST: THE "MIRACLE" IS ONE SIDED AND RESIDES WITH THE ONE COLLECTING THE INTEREST.

- **EXAMPLE: MORTGAGE: \$100,000 LOAN 7% INTEREST AND AMORTIZATION**
 - 30 YEAR = INTEREST PAID: \$139,508 – PAYMENT/MONTH: \$665
 - 15 YEAR = INTEREST PAID: \$61,789 – PAYMENT/MONTH: \$898
 - 10 YEAR = INTEREST PAID: \$39,330 – PAYMENT/MONTH: \$1161
- **EXAMPLE: \$10,000 INVESTED @ 7% INTEREST AND COMPOUNDED**
 - 5 YEARS: \$14,026
 - 10 YEARS: \$19,672
 - 20 YEARS: \$38,697
 - 30 YEARS: \$76,123

Proverbs 22 ⁷The rich rules over the poor,
And the borrower is servant to the lender.

Deuteronomy 15: ⁶For the LORD your God will bless you just as He promised you; you shall lend to many nations, but you shall not borrow; you shall reign over many nations, but they shall not reign over you.

Psalms 37 ²¹The wicked borrows and does not repay, But the righteous shows mercy and gives.

Exodus 22:24-26 ²⁵"If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest. ²⁶If you ever take your neighbor's garment as a pledge, you shall return it to him before the sun goes down.

Leviticus 25 ³⁶Take no usury or interest from him; but fear your God, that your brother may live with you. ³⁷You shall not lend him your money for usury, nor lend him your food at a profit. ³⁸I am the LORD your God, who brought you out of the land of Egypt, to give you the land of Canaan and to be your God.

Matthew 5 ⁴¹And whoever compels you to go one mile, go with him two. ⁴²Give to him who asks you, and from him who wants to borrow from you do not turn away.

Matthew 25 – *Parable of the servants and talents*

THINGS TO CONSIDER AS YOU MANAGE INVESTMENTS AND DEBT

- HOW MUCH SHOULD I SPEND ON DEBT?
- HOW MUCH SHOULD I SAVE FOR "RAINY DAY," NEW CAR, NEW HOUSE, CHILDREN'S EDUCATION, ETC?
- HOW MUCH SHOULD I SAVE FOR RETIREMENT?
- WHAT SHOULD I INVEST IN?

PROVERBS 3:9 HONOR THE LORD WITH YOUR POSSESSIONS, AND WITH THE FIRSTFRUITS OF ALL YOUR INCREASE.

SPIRITUAL INVESTMENTS

Luke 6 ³⁴And if you lend to those from whom you hope to receive back, what credit is that to you? For even sinners lend to sinners to receive as much back. ³⁵But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High. For He is kind to the unthankful and evil. ³⁶Therefore be merciful, just as your Father also is merciful.

PARABLES OF THE SOWER AND MUSTARD SEED: *MATH IN GOD'S KINGDOM*

MARK 4 ⁸But other seed fell on good ground and yielded a crop that sprang up, increased and produced: some thirtyfold, some sixty, and some a hundred."

¹³And He said to them, "Do you not understand this parable? How then will you understand all the parables? ¹⁴The sower sows the word. ¹⁵And these are the ones by the wayside where the word is sown. When they hear, Satan comes immediately and takes away the word that was sown in their hearts. ¹⁶These likewise are the ones sown on stony ground who, when they hear the word, immediately receive it with gladness; ¹⁷and they have no root in themselves, and so endure only for a time. Afterward, when tribulation or persecution arises for the word's sake, immediately they stumble. ¹⁸Now these are the ones sown among thorns; they are the ones who hear the word, ¹⁹and the cares of this world, the deceitfulness of riches, and the desires for other things entering in choke the word, and it becomes unfruitful. ²⁰But these are the ones sown on good ground, those who hear the word, accept it, and bear fruit: some thirtyfold, some sixty, and some a hundred."

²⁴Then He said to them, "Take heed what you hear. With the same measure you use, it will be measured to you; and to you who hear, more will be given. ²⁵For whoever has, to him more will be given; but whoever does not have, even what he has will be taken away from him."

³⁰Then He said, "To what shall we liken the kingdom of God? Or with what parable shall we picture it? ³¹It is like a mustard seed which, when it is sown on the ground, is smaller than all the seeds on earth; ³²but when it is sown, it grows up and becomes greater than all herbs, and shoots out large branches, so that the birds of the air may nest under its shade."

Do your earthly finances reflect your spiritual interests?

How are you investing in God's kingdom?