

YAG RETREAT 2006
Theme: Money Matters
Venue: Changi Village Hotel
Date: 11-13 May 2006
Session #8

E. A PERSONAL FINANCIAL PLAN

1. Wisdom

- a) Seek
- b) Cultivate
- c) Exercise

2. Faith

- a) Relationship with God
- b) Prayer
- c) Trust

3. Practical

- a) Plan
- b) Check

4. Realistic

- a) Test
- b) Adjustments

5. Multiple factors to be considered

- a) Spiritual - with reference to God 2 Corinthians 9
 - i) Faith/Trust
 - ii) Understanding/Wisdom
 - iii) Practical and zealous concern for others

- iv) Grace of giving well cultivated
- b) Family - with reference to family 2 Corinthians 12:14b
- c) Taxes - with reference to Government Romans 13
- d) Society - with reference to charity Acts 20:35; Galatians 6:10
- e) In hard times Psalm 37
- f) Personal - with reference to personal sense of joy and fulfillment
 - i) A roof over our head
 - ii) Debt free (by retirement age)
 - iii) Joy