

# Biblically based investing

Biblically based investing is centered upon the attitude and motives of the Lord's steward. Individuals focused upon wisely investing the gifts the Lord has blessed them with—in order to further His kingdom—are practicing Biblically based investing. *Luke 19:12–26*

All the ways of a man are clean in his own eyes; but the LORD weigheth the spirits.  
Proverbs 16:2

Biblically based investing involves not only staying away from motives such as greed, wealth and envy, but also incorporates making wise decisions based upon the counsel of others in accordance with basic investment principles.

Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy.  
I Timothy 6:17



## Basic investing principles

□ TAKE TIME TO PRAY AND ASK GOD TO GUIDE YOU AS THE STEWARD OF HIS FINANCES

□ BE PATIENT

Hasty decisions may lead you to draw the wrong conclusions concerning your investments causing significant long-term losses.

□ SEEK TRUSTED COUNSEL

Ask a trusted Christian investment counselor to assist you as you develop your investment plan.

Without counsel purposes are disappointed: but in the multitude of counsellors they are established.  
Proverbs 15:22

□ PAY OFF SIGNIFICANT DEBT BEFORE INVESTING

Controlling outgoing income is as important as gaining cash flow.

□ INVEST ETHICALLY

Ask yourself, “Will this investment be pleasing to the Lord?”

□ SET SPECIFIC GOALS

Biblically based investing includes purposeful goals such as a college education or retirement fund.

□ AVOID PERSONAL LIABILITY

□ EVALUATE RISK AND RETURN

Investments are not “one size fits all.” Research the potential risks involved.

Remember . . . investments with “no risk” and a high percentage yield are **investment scams**.

□ DIVERSIFY

Divide your wealth between different types of investments with varying risk levels. Diversification is the key to the long-term stability and success of your investments.

Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.  
Ecclesiastes 11:2

□ CONSIDER LOW-RISK INVESTMENTS AS A BEGINNER

Examples of low-risk investments include CDs, U.S. Savings Bonds and some mutual funds.

□ UNDERSTAND YOUR INVESTMENTS

Knowledge is the key to success in investing.

*Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.*  
Proverbs 24: 3–4



## Investment strategies to avoid

NEVER change your lifestyle in hopes of future large investment returns.

NEVER reduce your liquidity so that you do not have access to cash funds in the event of an emergency.

NEVER invest based on greed.

**And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.**  
**Luke 12:15**

NEVER invest money that you and your family cannot afford to lose.

NEVER invest with financial institutions that have contacted you via email or mass mailing. Deal only with reputable and established investment groups.

NEVER invest outside of your budget.

NEVER invest out of ignorance.

## Keep in mind...

- SET REALISTIC GOALS.
- UNDERSTAND basic investment principles before you invest.
- WEIGH the potential short- and long-term effects your investments will have both on you and your family.
- REMEMBER proper investments will take time . . .

Overnight "get-rich-quick" schemes should ALWAYS be avoided.



# CHRISTIAN'S GUIDE TO INVESTING

How to make wise investment choices based on Biblical principles



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