

B E N N Y H I N N M I N I S T R I E S
P R E S E N T S

**YOUR ROAD MAP to
FINANCIAL
freedom**

A B I B L I C A L G U I D E T O
P R O S P E R I T Y A N D
F I N A N C I A L S E C U R I T Y



YOUR ROAD MAP TO FINANCIAL FREEDOM

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A black and white photograph of a road sign mounted on a metal pole. The sign is rectangular with rounded corners and features the word "FREEDOM" printed in large, bold, capital letters. The sign is positioned at an angle, with the top right corner pointing towards the upper right of the frame. The background shows a blurred landscape of fields and a road under a cloudy sky.

FREEDOM

INTRODUCTION

Thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

—Deuteronomy 8:18

God's Word tells us, "Yea, let them say continually, Let the LORD be magnified, which hath pleasure in the prosperity of his servant" (Psalm 35:27). God is magnified when we do well! He takes pleasure when believers prosper!

The purpose of this workbook is to help you discover God's practical provision during the coming days, regardless of the economic conditions around you.

God's blessed Word clearly declares that the day will come when the wealth of the sinner will be given to the righteous: "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Proverbs 13:22). Not only that, as we see in the first part of that verse, it is important to leave an inheritance for generations to come.

With those biblical principles in mind, it is vital to understand that we are moving into the days when God will begin to pour out wealth, as never before, to establish His covenant! The Word of God says, "The wealth of the sinner is laid up for the just" (Proverbs 13:22). A glorious supernatural wealth transfer is on the way! (You'll read more about this in chapter 3.)

God wants to prepare believers for this supernatural outpouring. More importantly, He wants to prepare you to understand more about the road map He has provided as a guide toward biblical stewardship, economic independence, and financial security.

Your Road

You are on a road right now, whether it is a smooth turnpike, bumpy street, unpaved trail, or rock-ledged mountain trail. We will discuss more about your current route in chapter 1, and regardless of the financial road you are on, perhaps you are going uphill, straining to make it to the next crest, or maybe you are coasting momentarily. Worse, you could be sitting beside the highway waiting for the repair truck to arrive.

Or worst of all, maybe you have stopped altogether and given up, deciding that the economic chaos you have faced in the past means that the uncertain road ahead is simply not worth the effort.

Regardless of your financial "highway" status right now, this workbook has been written to offer you a practical road map toward financial freedom.

Questions

On the following pages, you will discover for yourself the answers to the following questions:

- What is the key to walking in financial victory?
- What does the Bible teach about financial freedom and “the power to get wealth,” even during the most uncertain times?
- According to the Word of God, what is required for us to be victorious and never lack?
- How can you be equipped to develop workable financial strategies, regardless of where you are on the road of life?
- Will you be ready to prosper supernaturally and develop financial freedom in the coming days?

More importantly, you will learn to recognize and unleash God’s plan of provision and stewardship in your life as you build a legacy and inheritance for coming generations.

Work

Your Road Map to Financial Freedom is not for people who want a few quick pointers to make things better. It is a long-term, proven system for making wise financial decisions.

If you want more out of life, you must find a way to do things differently than you have done them before. You must find a proven pattern for economic success that works, then you must work it out in your life.

All great accomplishments in your life will come directly from being able to follow a proven system and by developing a short-, medium-, and long-range action plan to make the pattern work in your life. There are no quick-and-easy formulas. There is, however, an achievement pattern that is very usable and duplicateable. This system is a set of well-worn keys that have worked for people for centuries.

Work book

Here are a few quick points to remember:

- Use this book as a workbook. Write. Scribble. Underline. Highlight. Fill the margins with your own ideas. Answer all the questions. Let it be a springboard for your new dreams of financial freedom to take shape. Use it as a tool to chronicle your thoughts, actions and goals. Read it more than once as you personalize and internalize the principles.

- Use the Mileposts section at the end of each chapter to help you map your ongoing journey as God shows you how to serve Him in the most practical, wise, creative, imaginative, innovative, and diligent way you can.
- Prioritize and apply the material as soon as possible. There is an old saying, “Hear something, and you often forget it. See something, you often remember it. Do something, and you understand and remember it.” The secret is to apply what you learn as quickly as you can.
- Use the companion CD, which provides worksheet forms used throughout this workbook to either print additional hard copies or save them on your computer for future budgeting, expense tracking, financial planning, and development of short-, medium-, and long-term economic strategies.

Wherever you are in your life at this point, may God bless you in your journey as you move forward toward financial freedom—beginning today!

Mileposts

A major key to success in any endeavor centers on becoming more aware of your deepest attitudes and beliefs about God, yourself, your goals, finances, and expectations. Use the Mileposts section at the end of each chapter to track where you have been, where you are, and where you are going.

To start, as part of the workbook’s introduction, take a few moments to jot down a few thoughts about each of the following inquiries:

1. Of these components—work, family, friends, spirituality, fitness, political and community involvement, finances—which are the most important?

2. What do you do exceptionally well?

3. What do you do badly?

4. What are the three most fulfilling or significant experiences of your life thus far?

PINPOINT WHERE YOU ARE NOW

Search me, O God, and know my heart: try me, and know my thoughts.

—Psalm 139:23

There are many mistaken ideas about finances. Think of all the false statements you may have heard during your life, including these gems:

- "Money brings happiness."
- "Debt is unavoidable—learn to live with it."
- "More money will solve whatever problem I'm facing."
- "I buy things on sale all the time, so I'm saving lots of money."
- "If I made more money, I could save more money."
- "I'm doing better than others I know; at least I have a savings account."
- "I'm too young to start worrying about saving (or I'm too old to start worrying about saving").
- "I don't have to worry about my senior years since I have a great pension plan where I work."
- "I finally solved all my financial problems by lumping them all together into one loan."
- "Yeah, I've messed up a lot on my finances, but I doubt there is anything I can do now. I'll just have to learn to live with it."

You could probably add dozens of things you have heard in the past, perhaps from family or friends, that may even have made good investment sense at one point or another. But it is important to realize that your road map to financial freedom must be built on a solid foundation that incorporates the best advice you can get from the Bible, financial professionals, and common sense.

Before you begin putting together your own road map, it is important to pinpoint where you are now. To do that you must be brutally honest with God and yourself as you track your spending and savings habits. It also means that you must be courageous as you determine where you are now and aim toward where you want to be.

Why Is Honesty So Vital to Financial Freedom?

What is honesty? According to *Webster's Dictionary*, it means "to be held in respect, to be free from deceit."

Financial freedom means more than making lots of money, or at least having more income than expenses. It means gaining the respect of yourself and others in your household by approaching the subject of finances totally free from pretense or self-deception.

Positive things seldom happen until people trust you, especially those closest to you (including the person who looks back at you from the mirror!), and trust begins with honesty. But honesty cannot be measured by degrees. You either have it or you don't!

Why Is Courage So Important to Financial Freedom?

What is courage? Webster's says courage is "the attitude of facing and dealing with anything recognized as dangerous, difficult, or painful." More to the point, courage measures your achievement abilities at critical times in life, and it can only be developed in the stress and strain of everyday activities.

Consider these additional definitions for courage:

- Keeping your word, no matter what
- Impacting others positively by modeling what you believe
- Recognizing and admitting personal mistakes and learning from those failures
- Standing alone, despite the personal costs
- Focusing on your dreams and goals, even when everyone around you is telling you to quit
- Seeing what is right for you and your loved ones, and then doing it

Perhaps you can add better definitions. Here is the bottom line: without courage, you will never be a great, lasting success in any area of your life, especially as you seek to become financially free. Then you can clearly determine your current financial situation and begin making the necessary adjustments for reaching your dreams and goals. (More about that in chapter 4.)

Pinpointing Where You Are Right Now

As honestly and courageously as you dare, take a few moments to complete a balance sheet. (Use the following Financial Balance Sheet, or complete Form 1 on the companion CD and save it to your computer's hard drive.)

The Financial Balance Sheet, simply stated, takes a snapshot of what you own (assets) and owe (liabilities) right now. Then by subtracting your total liabilities from your total assets, you can determine your net worth.

Financial Balance Sheet

Date_____

ASSETS

Current Assets

Cash \$_____
Savings accounts \$_____
Stocks, bonds, & mutual funds \$_____

Total Current Assets \$_____

Fixed Assets

Primary home \$_____
Second home \$_____
Household items \$_____
(Furniture, appliances, and personal items such as jewelry)
All automobiles \$_____
Additional vehicles \$_____
(Recreational vehicles, motorcycles, boats)

Total Fixed Assets \$_____

LIABILITIES

Current Liabilities

Credit card debt \$_____
Personal loans \$_____
Finance company loans \$_____
Other short-term debts \$_____

Total Current Liabilities \$_____

Long-Term Debts

First mortgage \$_____
Second mortgage \$_____
Household loans \$_____
Education loans \$_____

All automobile loans \$_____
Additional vehicle loans \$_____

Total Long-Term Liabilities \$_____