

# How to Make a Buck & Build a Future

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Finances, Business & Entrepreneurship  
for the Adventurous

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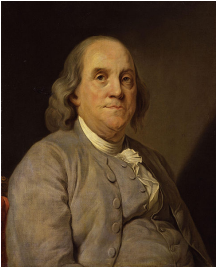
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## Benjamin Franklin

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☞ *"He paid too much for the whistle."*

☞ As Poor Richard:

*"Old boys have their playthings as well as young ones; the difference is only in the price"*

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## True or False?

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☞ "Money is the root of all evil."

☞ FALSE: See **1 Timothy 6:10!**  
*For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.*

☞ Therefore?

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## The Biblical Pattern



### ☞ 1. Everything belongs to God

- ☞ *The earth is the Lord's, and all its fullness, the world and those who dwell in it (Psalm 24:1)*
- ☞ *Indeed heaven and the highest heavens belong to the LORD your God, [also] the earth with all that [is] in it. (Deut 10:14)*
- ☞ *"For every beast of the forest is Mine, and the cattle on a thousand hills ... For the world is Mine, and all its fullness" (Ps 50:10, 12)*

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## The Biblical Pattern



### ☞ 2. We are His stewards

- ☞ Managers of our Master's belongings (Luke 12:42-44)
- ☞ Minister of God's gifts, spiritual and physical (Tit 1:7-9)

### ☞ 3. We need to live this out in our money and finances

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## Where Do We Start?



### ☞ Where Do You Get Money?

- ☞ Allowance
- ☞ Gifts (birthday etc., or for particular needs)
- ☞ Pay for work

### ☞ What Do You Do With It?

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## The Value of Money



- ☞ Almonzo's Lesson
  - ☞ Money = Work
  - ☞ Decision:
    - ☞ Consume?
    - ☞ Invest?
- ☞ But Don't Forget:
  - ☞ Save?
  - ☞ Give?

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## How to Handle Money - Literally!



- ☞ Understand price, value, and quality
- ☞ Demonstrate how to make a purchase
- ☞ Learn about cash, checks, and credit
- ☞ Ask for your own accounts



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## Producers, Not Consumers



- ☞ What Can You Do When You're a Young Teen/Preteen?
  - ☞ Learn diligence! It starts at home!
    - ☞ Household chores
    - ☞ Babysitting (\*siblings)
    - ☞ Yard work
    - ☞ Helping Mom or Dad
  - ☞ "What are you doing to advance the family mission?"
    - ☞ David at Ziklag
    - ☞ Every job is important
    - ☞ Really contributing to the family...

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## Producers, Not Consumers

### ☞ Places to Start:

- ☞ Develop a business mindset
  - ☞ Speak in business terms: "How would my customers respond to work like that?"
  - ☞ Point out business practices: "Wow. That's great marketing! Do you see how they made us want their product?"
- ☞ Practice Providing for the Family
  - ☞ "Save it for myself!" or "Give, and it shall be given unto you." (Luke 6:38)?
  - ☞ Sacrifice is good! Matt & the Jeep
  - ☞ Give real help to your family - begin to provide!

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## Out in the Real World

### ☞ Work in a family business

- ☞ Melanie's story
- ☞ "Guess how many copies of **our** book we sold?"

### ☞ Start your own micro-business

- ☞ Micro-business for Teens by Carol Topp  
www.microbusinessforteens.com
- ☞ Crafts for Etsy, Farmer's Market or retail shops
- ☞ Baking
- ☞ Services
- ☞ Sales of things produced by others (African jewelry)

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## Getting Adventurous

### ☞ Jobs

- ☞ The usual stuff
- ☞ Parent's contacts - CJ
- ☞ Your talents - virtual assistant, graphic design
- ☞ Think outside the box - carnival roustabout, janitor

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## More Adventure Still



- ☞ Businesses
  - ☞ Internet based  
www.GrainofTruthBreadCompany.com
  - ☞ Freelancing - writing, graphics, music, more
  - ☞ Services - landscaping, business-to-business, pet care, housecleaning, etc
  - ☞ Products - Farmer's Market, sell in shops, more
  - ☞ Production - organic farming,  
www.CarolinaClothiers.com coming soon

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## The Payoff



- ☞ Better Jobs in the Meantime
  - ☞ Travel Team
- ☞ Experience Pays Off
  - ☞ Rolemodel Software
  - ☞ Market Research
- ☞ Businesses Ready to Go
  - ☞ Inside Facebook

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## Becoming Faithful Stewards



- ☞ Goals Along the Way
  - ☞ Learn to control finances, not be controlled by them
  - ☞ Avoid greed and self-indulgence
  - ☞ Learn diligence
  - ☞ Learn self control
  - ☞ Appreciate the value of faithfulness and reputation
- ☞ Success Is About Character, Not Wealth
  - ☞ *It is required in stewards that one be found faithful* (1 Cor 4:2)
  - ☞ *I have learned in whatever state I am to be content* (Phil 4:11-13)

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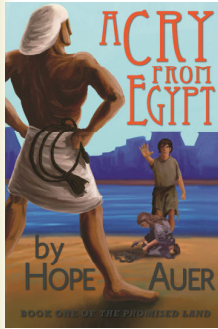
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## Just for Fun



[RaisingRealMen.com/gear](http://RaisingRealMen.com/gear)

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