

“But joyful are those who have the God of Israel as their helper, whose hope is in the LORD their God.”

Psalm 146:5, NLT

Session 1, Memory Verse 1

*Unwavering Hope*

“Now hope that is seen is not hope. For who hopes for what he sees? But if we hope for what we do not see, we wait for it with patience.”

Romans 8:24-25, ESV

Session 1, Memory Verse 2

*Unwavering Hope*

“Let not your heart envy sinners, but continue in the fear of the Lord all the day. Surely there is a future, and your hope will not be cut off.”

Proverbs 23:17-18, ESV

Session 1, Memory Verse 3

*Unwavering Hope*

*Session 1 Inspirational Quote:*  
“He who has God and everything has no more than he who has God alone.”

-C.S. LEWIS

### Suggestions:

1. Cut out each Memory Verse and Inspirational Quote Card.
2. Fold the Memory verse cards along the black line in the middle
3. Laminate each card and carry in your wallet/purse or post at home/office
4. If preferred, hole punch and place on a metal O ring.

## Session 1 Memory Verses

“Steady plodding brings prosperity; hasty speculation brings poverty.”

Proverbs 21:5, TLB

Session 2, Memory Verse 1

*The Plan*

“Do your planning and prepare your fields before building your house.”

Proverbs 24:27, NLT

Session 2, Memory Verse 2

*The Plan*

“Plans fail for the lack of counsel, but with many advisers they succeed.”

Proverbs 15:22, NIV

Session 2, Memory Verse 3

*The Plan*

*Session 2 Inspirational Quote:*

Plan ahead - it wasn't raining when Noah built the ark."

-UNKNOWN

## Session 2 Memory Verses

“The rich rules over the poor, and the borrower is the slave of the lender.”

Proverbs 22:7, ESV

Session 3, Memory Verse 1

*Ditching Debt*

“The wicked borrows but does not pay back, but the righteous is generous and gives.”

Psalms 37:21, ESV

Session 3, Memory Verse 2

*Ditching Debt*

Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.”

Romans 13:8, ESV

Session 3, Memory Verse 3

*Ditching Debt*

*Session 3 Inspirational Quote:*  
“Never spend your money before  
you have it.”

-THOMAS JEFFERSON

## Session 3 Memory Verses

“Precious treasure and oil are in a wise man’s dwelling, but a foolish man devours it.”

Proverbs 21:20, ESV

Session 4, Memory Verse 1

*Save It*

“A faithful man will be richly blessed, but one eager to get rich will not go unpunished.”

Proverbs 28:20 NIV

Session 4, Memory Verse 2

*Save It*

“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”

Proverbs 13:11, ESV

Session 4, Memory Verse 3

*Save It*

*Session 4 Inspirational Quote:*

Saving is the cornerstone of wise stewardship.

## Session 4 Memory Verses

“Give a portion to seven, or even to eight, for you know not what disaster may happen on earth.”

Ecclesiastes 11:2, ESV

Session 5, Memory Verse 1

*Investing*

“It is not good to have zeal without knowledge, nor to be hasty and miss the way.”

Proverbs 19:2, NIV

Session 5, Memory Verse 2

*Investing*

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.”

Matthew 6:19-20, ESV

Session 5, Memory Verse 3

*Investing*

*Session 5 Inspirational Quote:*

“The less you know about the investments you make, the harder it is to assess the risk.”

-LARRY BURKETT

## Session 5 Memory Verses

“Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty.”

Proverbs 28:19, ESV

Session 6, Memory Verse 1

*Good Work*

“For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.”

Ephesians 2:10, ESV

Session 6, Memory Verse 2

*Good Work*

“Whatever you do, do your work heartily, as for the Lord rather than for men...it is the Lord Christ whom you serve.”

Colossians 3:23-24, NASB

Session 6, Memory Verse 3

*Good Work*

*Session 6 Inspirational Quote:*

Work has two great purposes. It is God's way of providing for our needs, and it is our way of bringing Him glory.

## Session 6 Memory Verses

“Some people are always greedy for more, but the godly love to give!”

Proverbs 21:26, NLT

Session 7, Memory Verse 1

*Generous Living*

“Remember the words of the Lord Jesus, how he Himself said , ‘It is more blessed to give than to receive.’”

Acts 20:35, ESV

Session 7, Memory Verse 2

*Generous Living*

“One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.”

Proverbs 11:24-25, ESV

Session 7, Memory Verse 3

*Generous Living*

*Session 7 Inspirational Quote:*

“The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord.”

-JAMES KRAFT

## Session 7 Memory Verses

“And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise.”  
Deuteronomy 6:6-7, ESV

Session 8, Memory Verse 1

*Pay It Forward*

“Train up a child in the way he should go; even when he is old, he will not depart from it.”

Proverbs 22:6, ESV

Session 8, Memory Verse 2

*Pay It Forward*

“Fathers, do not provoke your children to anger, but bring them up in the discipline and instruction of the Lord.”

Ephesians 6:4, ESV

Session 8, Memory Verse 3

*Pay It Forward*

*Session 8 Inspirational Quote:*

“If you wish to leave much wealth to your children, leave them to God’s care. Do not leave them riches, but virtue and skill.”

-SAINT JOHN CHRYSOSTOM

## Session 8 Memory Verses



“Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honor come from you alone, and you are the Ruler of all mankind; your hand controls power and might and it is at your discretion that men are made great and given strength.”  
1 Chronicles 29:11-12, TLB

### Session 9, Memory Verse 1

*Truly Rich*

“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

Luke 16:11, NIV

### Session 9, Memory Verse 2

*Truly Rich*

“His master said to him, ‘Well done, good and faithful servant. You have been faithful over little; I will set you over much. Enter into the joy of your master.’”

Matthew 25:23, ESV

### Session 9, Memory Verse 3

*Truly Rich*

*Session 9 Inspirational Quote:*

“If we command our wealth, we shall be rich and free; if our wealth commands us, we are poor indeed. We are bought by the enemy with the treasure in our own coffers.”

-EDMUND BURKE, Irish Statesman

## Session 9 Memory Verses

"If you know these things, blessed are you if you do them."

John 13:17, ESV

Session 10, Memory Verse 1

*The Choice*

"Do not merely listen to the word, and so deceive yourselves. Do what it says."

James 1:22, NIV

Session 10, Memory Verse 2

*The Choice*

"Teach me, O Lord, the way of your statutes; and I will keep it to the end."

Psalms 119:33, ESV

Session 10, Memory Verse 3

*The Choice*

*Session 10 Inspirational Quote:*

"There is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions." -

RANDY ALCORN

## Session 10 Memory Verses