

WHAT IS THE BEST FINANCIAL STRATEGY?

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Ecclesiastes 3:1

Is paying down debt the best financial strategy? No. Is saving money the best financial strategy? No. Is investing money the best financial strategy? No. Is spending money financial strategy? No.

If these are not the best strategies then what is it? The best financial strategy is **BASED ON YOUR CIRCUMSTANCES**. Circumstances make people's lives and the decisions they make extremely unique.

The college student who is struggling to graduate from school has a different circumstance from the single mother who is working a minimum wage job. To succeed financially, the best financial strategy should **FIT** your

circumstances. Ecclesiastes 3:1 says, *"To every thing there is a season, and a time to every purpose under the heaven:"*

You live in seasons! Seasons are circumstances that change the conditions of your life. What you are going through should **INFLUENCE** how you manage your finances.

The principles of finances **NEVER** change. For example, paying off debt, saving, investing, working, etc. However, the **TIME** in which to **IMPLEMENT** each principle should be based on your circumstances.

Strategies are meant to be bent but not broken.

Strategies are meant to be amended to serve its unique purpose at that particular time. For example,

- If you are in a season of building it is **NOT** time to save. Your circumstances requires you to spend.

- If you are in a season of famine it is **NOT** time to invest. Your circumstances requires you to save.
- If you are in a season of financial prosperity your circumstances requires you to **MULTIPLY** and **INVEST**.

Every circumstance requires a different strategy. People can teach you the principles of financial literacy but **NO ONE** can give you the best strategy because that is dependent upon your individualize circumstances.

God has a plan for your life and that plan is not a carbon copy of other people's lives. That plan is a unique design catered to you. Jeremiah 29:11 says, *"I say this because I know what I am planning for you," says the Lord. "I have good plans for you, not plans to hurt you. I will give you hope and a good future."*

God's plan includes a financial strategy that will help you win in life. It is your responsibility to study and

understand the principles of finances. However, you **MUST** rely on God's divine timing and discernment to know **WHEN** to implement the best financial strategy.

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