



You Don't Have to Be Poor: So Plan Your Future

John W. Ridley PhD

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You Don't Have to Be Poor is a book addressing perhaps the most important component of life for the individual or family. Financial security or the lack thereof is the main factor in the breakdown of families, affecting both mental and physical health. It is not a simple manual on how to become wealthy. It is not just a manual of merely preparing a budget designed to lift the listener from poverty. The theoretical basis of building wealth from a Biblical and a commonsense approach to provide financial guidance is found in this book.

Those who don't have a theoretical background of what the government can do and can't do may foster and maintain a mindset of dependence on social programs. The responsibility and accountability of the individual is outlined from a Biblical and a practical standpoint. When given only tools for preparing a budget without addressing root causes of poverty and the characteristics of those who build wealth, one is prone to fall back on old habits. Some will lapse into the same approach to life that was previously unsuccessful. A practical education in the economy of the country and about the world is included to provide the listener of the complexities of a global economy for which we all must prepare to insure the future of our families and our country. Decisions must be made daily that influence the financial standing of everyone, based on future goals. Biblical scriptures address these problems for everyone and perhaps leaders of entire countries.

Common sense approaches to personal finance based on Scripture from thousands of years ago is stressed, and simple basics have not changed since. It is imperative that habits of sound financial practices become a part of one's daily existence. Each decision should be prayerfully considered, and a budget built from at least a year of transactions should be a guide for making prudent plans. Christians must care for others and provide advice and aid as needed, based on

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