

SCRIPTURE REFERENCES

The following Bible verses were used throughout *Formula 1/10* to guide, support, and illustrate the biblical foundation for financial freedom and stewardship. Reflect on these verses in your own time with God as you continue applying the principles in this book.

OLD TESTAMENT

- **Psalms 24:1** – “The earth is the Lord’s, and everything in it...”
- **Proverbs 3:5–6** – “Trust in the Lord with all your heart...”
- **Proverbs 21:5** – “Good planning and hard work lead to prosperity...”
- **Proverbs 22:7** – “The borrower is servant to the lender.”
- **Ecclesiastes 5:10** – “Whoever loves money never has enough...”
- **Malachi 3:10** – “Bring the whole tithe into the storehouse... test Me in this...”

NEW TESTAMENT

- **Matthew 6:19–20** – “Do not store up for yourselves treasures on earth...”
- **Matthew 6:21** – “Where your treasure is, there your heart will be also.”
- **Matthew 10:42** – “If anyone gives even a cup of cold water...”
- **Matthew 25:21** – “Well done, good and faithful servant.”
- **Luke 12:15** – “Life is not measured by how much you own.”
- **Luke 14:28–30** – “Suppose one of you wants to build a tower...”
- **John 3:16** – “For God so loved the world that He gave His one and only Son...”
- **Romans 5:8** – “While we were still sinners, Christ died for us.”
- **Romans 6:23** – “For the wages of sin is death...”
- **Romans 13:8** – “Let no debt remain outstanding, except the continuing debt to love one another.”
- **2 Corinthians 9:6–8** – “God loves a cheerful giver...”
- **Colossians 1:15** – “The Son is the image of the invisible God...”
- **Philippians 1:6** – “He who began a good work in you will carry it on to completion...”
- **Philippians 4:11–13** – “I have learned the secret of being content...”
- **1 Timothy 6:17–19** – “Command those who are rich... to be rich in good deeds...”
- **Hebrews 12:1–2** – “Let us run with endurance the race... fixing our eyes on Jesus...”

All Scripture references are from the Holy Bible and are used to illustrate the timeless truth that financial principles rooted in God’s Word lead to freedom, faith, and eternal impact.