

MONEY DATES

Money Date #9 – Investing

1. Open in Prayer & Read Proverbs 21:5
2. Read the Investment Notes below.
3. Choose a ["One Another"](#) verse to focus on this week.
4. Close in Prayer
5. Continue Your Journey
If you find you need some extra help with investing, we'd encourage you to connect with our friends at [Kingdom Advisors](#).



When Should I Start Investing?

Proverbs 21:5 tells us “Steady plodding brings prosperity, hasty speculation brings poverty” (Proverbs 21:5, TLB). Other translations use the word “diligent” in place of “steady.” Both of these terms have something in common in their definition — the word “constant.”

Investing is all about building up funds for the long term where they can take advantage of compound interest. You want to maximize the opportunity for growth over years or even decades before the funds will be required.

I believe, if possible, that you should begin investing as soon as you can, even if it is a small amount.

You may ask, what about my emergency fund or my debt or other expenses? Shouldn't they be the priority? I would say yes, they should be, but it doesn't need to be an all-or-nothing approach.

Investing right away can be helpful for several reasons:

It creates a consistent habit of investing.

It helps kickstart compounding. Time is your friend when it comes to compound interest, so starting early is incredibly beneficial!

It gives you an opportunity to learn gradually so that you have greater knowledge and tools to invest prayerfully as you have more to invest after accomplishing the early phases of building your finances.

However, if you are currently unable to invest even a small amount without feeling overwhelmed, I would encourage you to pause. Your best step for now might be to set a goal for when to start.

Use the [Investment Calculators](#) to help you on you make investment goals, plan retirement income, determine asset allocation and more.