



COLEGIO BIBLICO
— VIRTUAL —

LIBERTAD FINANCIERA



TEMAS DEL CURSO

- CONCEPTOS FINANCIEROS BASICOS
- EL SISTEMA FINANCIERO MODERNO
- PRINCIPIOS BIBLICOS SOBRE EL DINERO
- MAYORDOMIA PERSONAL
- INVIRTIENDO EN EL REINO DE DIOS

TEMAS DEL CURSO

- QUE ES EL DINERO
- QUE ES LA "RIQUEZA"
- QUE DETERMINA EL "VALOR" DE ALGO
- OFERTA Y DEMANDA
- "RIESGO" VS "RETORNO DE INVERSION"
- CICLOS ECONOMICOS
- QUE ES UNA RECESION
- QUE ES UNA DEPRESION
- QUE ES LA INFLACION

TEMAS DEL CURSO

- QUE ES "INVERTIR"
- QUE ES "AHORRAR"
- EL MATERIALISMO
- LA DEUDA
- EL MERCADO DE ACCIONES
- EL MERCADO DE BONOS
- EL MERCADO DE BIENES Y RAICES
- EL MERCADO MERCANTIL

TEMAS DEL CURSO

- PLANEANDO PARA EL FUTURO
- HACIENDO UN PRESUPUESTO
- TENIENDO UN NEGOCIO PROPIO
- SIENDO UN EMPRENDEDOR
- EL INTERES Y EL TIEMPO
- COMPRAR CASA VS RENTAR
- BONOS DEL TESORO
- MUTUAL FUNDS / ETF'S



COLEGIO BIBLICO
— VIRTUAL —

TEMA # 1 EL DINERO



¿QUE ES EL DINERO?



EL DINERO “EFECTIVO”



¿QUE ES EL DINERO?

The financial statements for the year ended 31 December 2014

	2014 £'000	2013 £'000	2012 £'000
Sales	500	175	1,500
Cost of sales	5,700	1,625	1,000
Opening inventory	(700)	(5,500)	(250)
Purchases		2,500	(215)
Closing inventory		(800)	535
Gross profit		(675)	(285)
Administrative expenses		1,025	250
Selling and distribution costs		(350)	(75)
Profit before tax		675	175
Tax		(100)	
Profit after tax		575	
Dividends			
Retained profit for the year			

Statements of Financial Position as at 31 December:

	2014 £'000	2013 £'000	2012 £'000
Non current assets			
Property, plant and equipment	700	300	770
Current assets			
Stock	4,800	770	1,000
Trade receivables	2,330	(475)	(290)
Bank	(1,100)	(290)	(75)
Current liabilities			
Trade payables	(750)		
Taxation	(100)		
Proposed dividend			
Net current assets			
Long term liabilities			
Debtenture stock (5%)			
Net assets			

A handwritten ledger or notebook is open, showing a table with columns for 'DESCRIPTION OF TRANSACTION', 'PAYMENT, FEE OR WITHDRAWAL (-)', 'DEPOSIT OR INTEREST (+)', and '\$ BALANCE'. The table contains several rows of handwritten entries. The first row has 'Cash' in the first column, '100' in the second column, and '7128' in the fourth column. The second row has 'Transfer via Coopers - 1980' in the first column, and '7128' in the fourth column. The third row has '100' in the second column, and '7128' in the fourth column. The fourth row has '100' in the second column, and '7128' in the fourth column. The fifth row has '100' in the second column, and '7128' in the fourth column. The sixth row has '100' in the second column, and '7128' in the fourth column. The seventh row has '100' in the second column, and '7128' in the fourth column. The eighth row has '100' in the second column, and '7128' in the fourth column. The ninth row has '100' in the second column, and '7128' in the fourth column. The tenth row has '100' in the second column, and '7128' in the fourth column. The eleventh row has '100' in the second column, and '7128' in the fourth column. The twelfth row has '100' in the second column, and '7128' in the fourth column. The thirteenth row has '100' in the second column, and '7128' in the fourth column. The fourteenth row has '100' in the second column, and '7128' in the fourth column. The fifteenth row has '100' in the second column, and '7128' in the fourth column. The sixteenth row has '100' in the second column, and '7128' in the fourth column. The seventeenth row has '100' in the second column, and '7128' in the fourth column. The eighteenth row has '100' in the second column, and '7128' in the fourth column. The nineteenth row has '100' in the second column, and '7128' in the fourth column. The twentieth row has '100' in the second column, and '7128' in the fourth column. 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The ninety-eighth row has '100' in the second column, and '7128' in the fourth column. The ninety-ninth row has '100' in the second column, and '7128' in the fourth column. The hundredth row has '100' in the second column, and '7128' in the fourth column.

EL DINERO
"ELECTRONICO"

¿QUE ES EL DINERO?



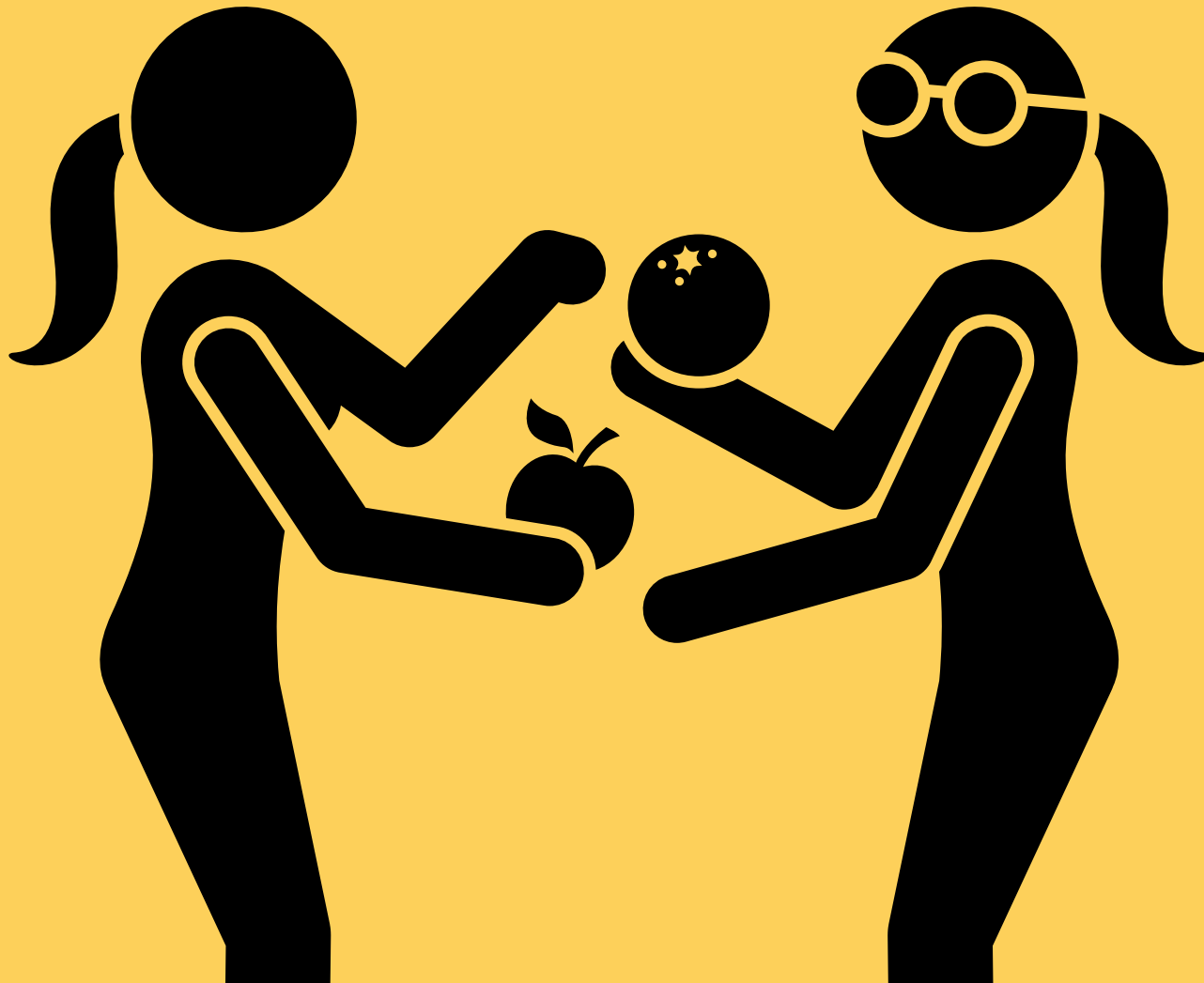
EL DINERO "MERCANCIA"



ANTES DEL DINERO



ANTES DEL DINERO



ERA EL "TRUEQUE"

ANTES DEL DINERO



ANTES DEL DINERO



ANTES DEL DINERO







EL “MERCADO”





LA “OFERTA”





LA “DEMANDA”



LA INTERACCION DINAMICA ENTRE
"OFERTA" Y "DEMANDA" POR UN
PRODUCTO, CONSTITUYE EL
"MERCADO" POR ESE PRODUCTO

LA INTERACCION DINAMICA ENTRE
"OFERTA" Y "DEMANDA" POR UN
PRODUCTO, DETERMINA EL
"PRECIO" DE ESE PRODUCTO



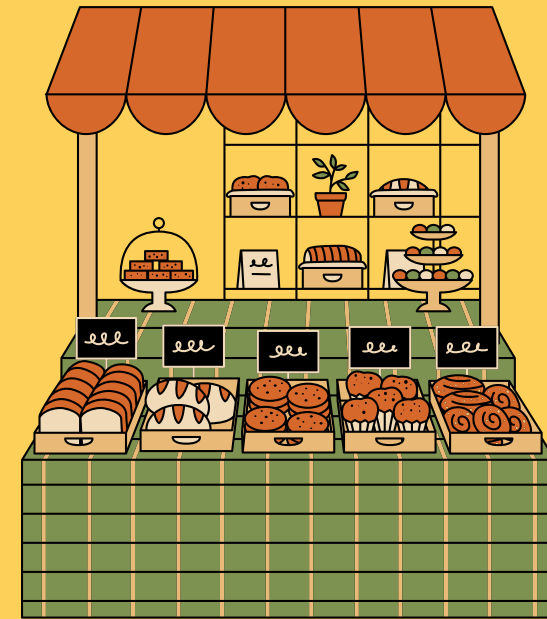
**Recibía
dinero**



DON JORGE



**Prestaba
dinero**



**Recibía
dinero**



DON JORGE



**Prestaba
dinero**

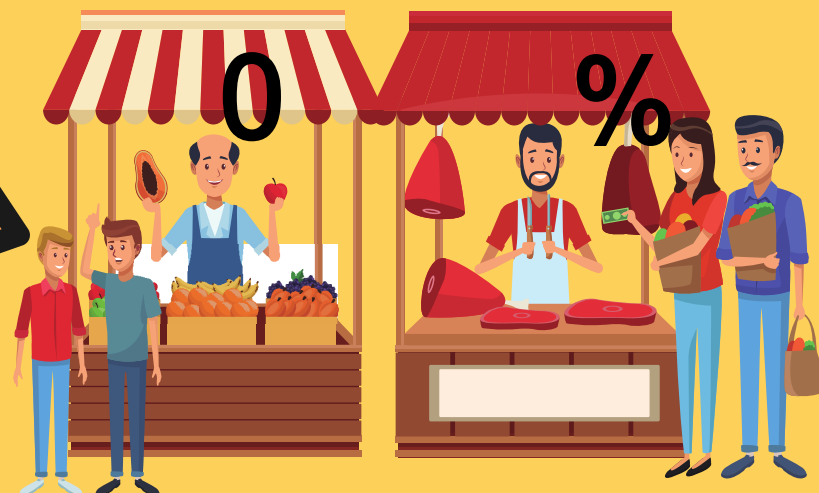


Recibía dinero -
pagaba interés



\$10 5.0
\$8 7.0

Prestaba dinero
- recibía interés



¿CUANTO DINERO HAY EN ESTA ECONOMIA?



“Yo tengo
\$20 en
reserva”



“Yo tengo
\$100
ahorrados
en el banco”

“Yo tengo
\$80 en
la mano”

\$200

Recibe dinero

Presta dinero

EL BANCO



Paga interés

Cobra interés

- El Dinero Efectivo es sólo un medio de transferencia
- No tiene valor en sí mismo
- Es dinero “representativo”



¿DONDE ESTA EL DINERO AHORA?

EN MI BOLSILLO

EN LA

EN MI CUENTA

ALCANCIA

DE ACCIONES

DEBAJO DEL

“ORO” GUARDADO

COLCHON

EN LA CAJA

EN MI CUENTA

REGISTRADORA

DE CHEQUES

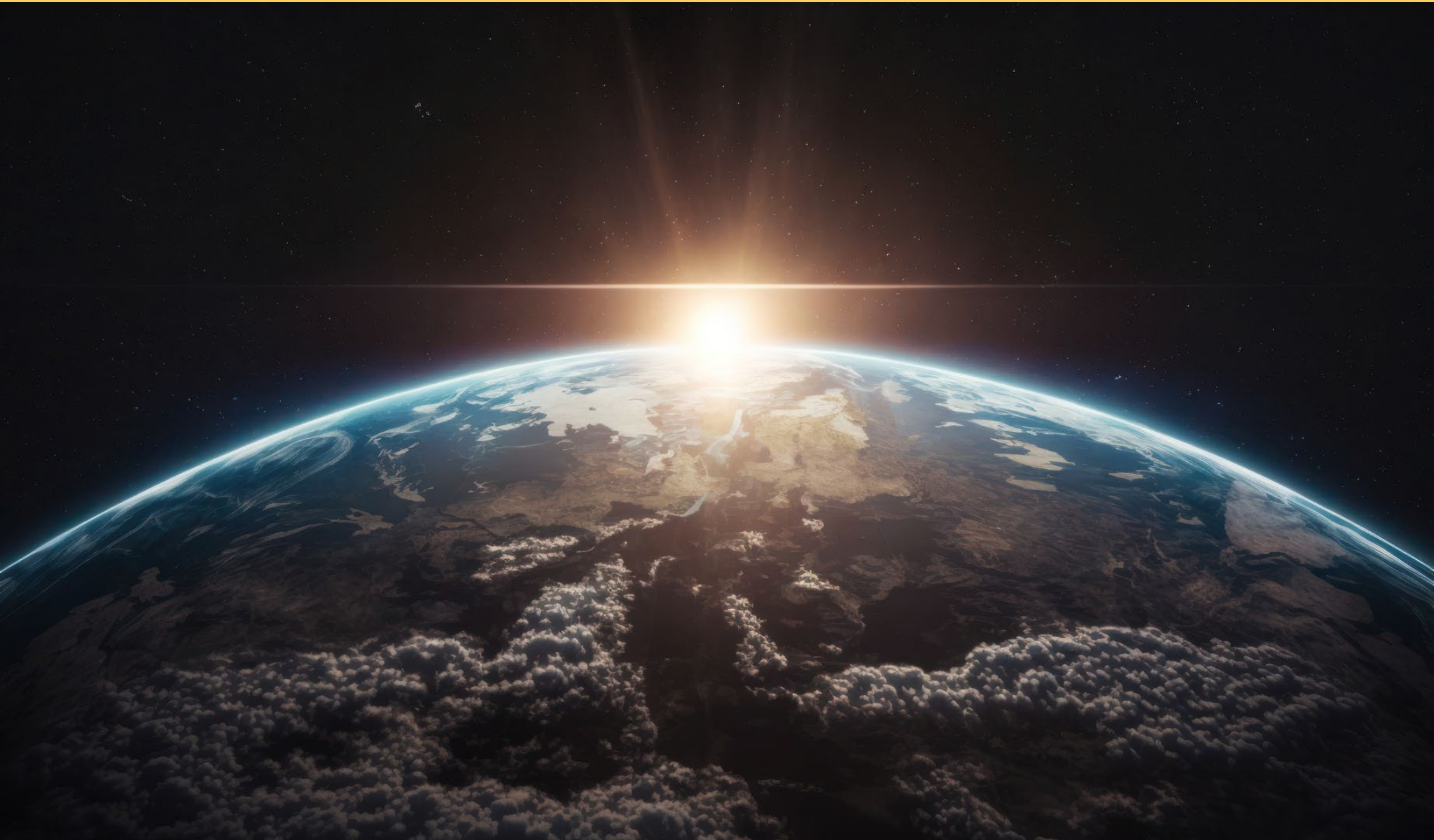
DEL

EN MI CUENTA

SUPERMERCADO

DE AHORRO

¿CUANTO DINERO
HAY EN EL MUNDO HOY?



¿CUANTO DINERO
HAY EN EL MUNDO HOY?

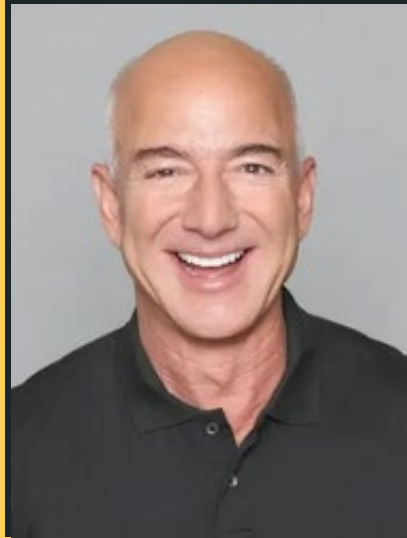
\$ 150,000,000,000,000
150 TRILLONES DE

¿CUANTO DINERO ES SUFICIENTE?



ELON
MUSK

\$400,000,000,000



JEFF
BEZOS

\$250,000,000,000

MAS DE 1 TRILLON DE



DOLARES
MARK
ZUCKERBERG

\$220,000,000,000



LARRY
ELLISON

\$200,000,000,000

CONCEPTOS CLAVES

- El “ dinero” incluye más que moneda en circulación
- 3 componentes de
- “dinero” “efectivo” - billetes y monedas son un medio de transferencia de valor
- Su valor basado sólo en la confianza al Gobierno que los emite y la aceptación generalizada de la gente



COLEGIO BIBLICO
— VIRTUAL —

TEMA # 2 LA “RIQUEZA”



QUE ES LA “RIQUEZA”

- “Capital”, “Patrimonio”
- Lo que te queda después de vender todo lo que tienes y pagar todas tus deudas
- Tu “valor financiero”

RIQUEZA PROMEDIO POR PERSONA

EE.UU. = \$110,000

GUATEMALA = ??

MEXICO = \$19,000

ALEMANIA = \$67,000

BRASIL = \$5,700

NIGERIA = \$1,500

AUSTRALIA = \$262,000

GRAN
DISPARIDAD
DE RIQUEZA
EN EL MUNDO



COLEGIO BIBLICO
— VIRTUAL —

TEMA # 4 MAYORDOMIA PERSONAL DE LAS FINANZAS



TEMAS DE MAYORDOMIA PERSONAL

- Dios es dueño de todo
- Nosotros no somos dueños de nada
- Como ve Dios el Dinero / la Riqueza
- Nosotros y el Dinero / la Riqueza
- La deuda y como vencerla
- La mayordomía
- La generosidad
- Llegando a la Libertad Financiera

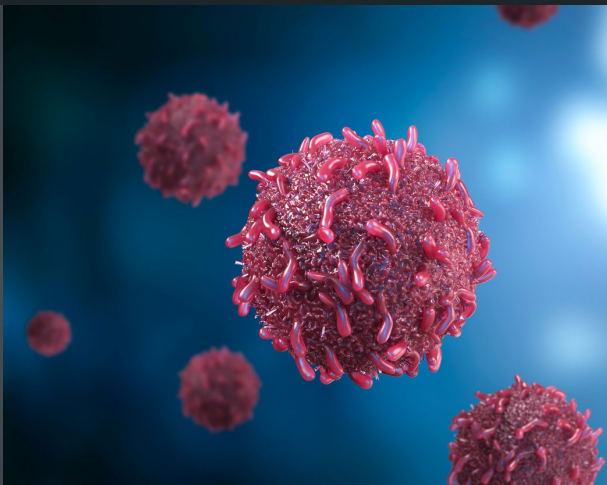
PERSPECTIVA BIBLICA DE LO MATERIAL

PRINCIPIO # 1:

DIOS
ES DUEÑO
DE TODO

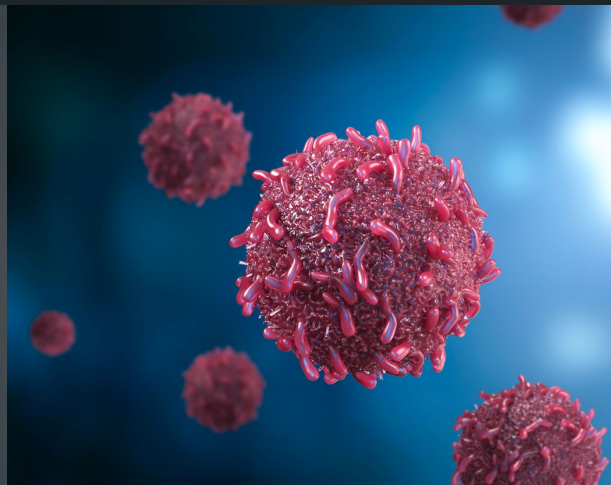


SI ES DUEÑO
DE TODO, EL PUEDE
HACER LO QUE
SE LE DE LA GANA





LA "SOBERANIA" DE DIOS



Deuteronomio 10

14 He aquí, de Jehová tu Dios son los cielos, y los cielos de los cielos, la tierra, y todas las cosas que hay en ella.

Salmo 24:1

De Jehová es la tierra y su plenitud; El mundo, y los que en él habitan.

Job 41:11

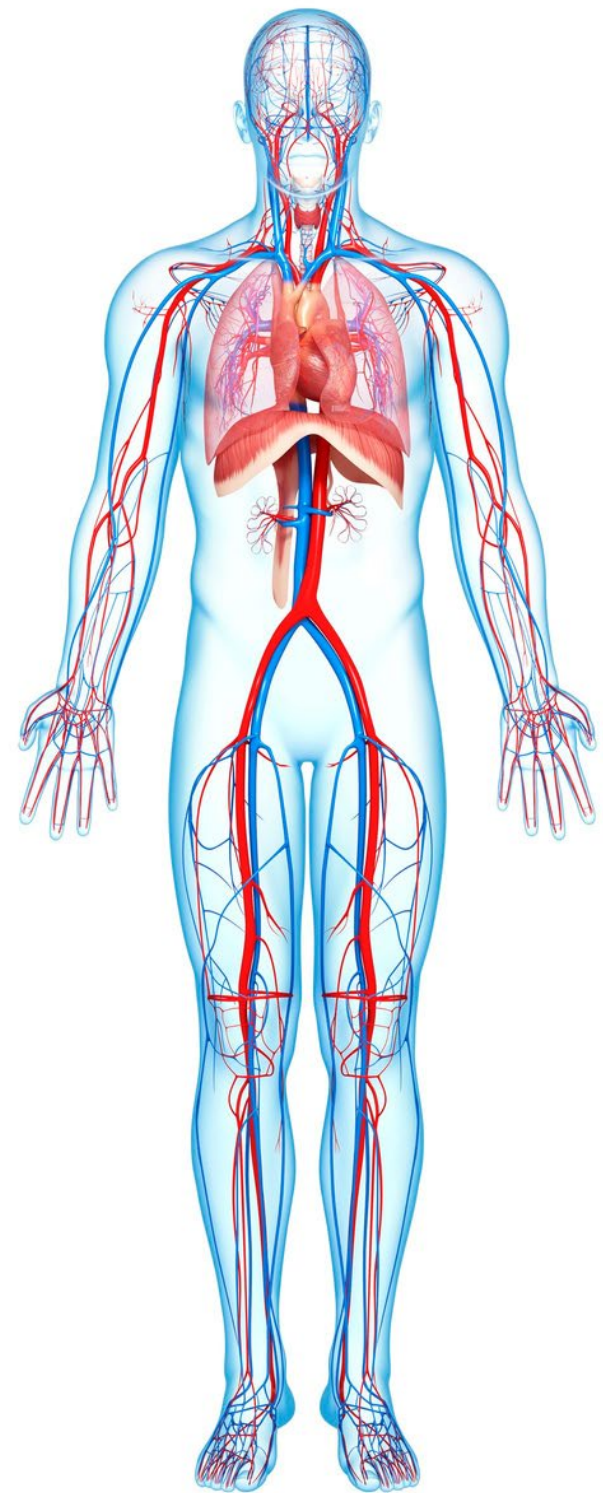
¿Quién me ha dado a mí primero, para que yo restituya?
Todo lo que hay debajo del cielo es mío.

Hageo 2:8

8 Mía es la plata, y mío es el oro, dice Jehová de los ejércitos.

I Corintios 6:19 - 20

¿O ignoráis que vuestro cuerpo es templo del Espíritu Santo, el cual está en vosotros, el cual tenéis de Dios, y que no sois vuestros? 20 Porque habéis sido comprados por precio; glorificad, pues, a Dios en vuestro cuerpo y en vuestro espíritu, los cuales son de Dios.



PRINCIPIO # 2:

DIOS HA DELEGADO
LA ADMINISTRACION
AL HOMBRE
DE LA CREACION

Génesis 1

26 Entonces dijo Dios: Hagamos al hombre a nuestra imagen, conforme a nuestra semejanza; y señoree en los peces del mar, en las aves de los cielos, en las bestias, en toda la tierra, y en todo animal que se arrastra sobre la tierra. 27 Y creó Dios al hombre a su imagen, a imagen de Dios lo creó; varón y hembra los creó. 28 Y los bendijo Dios, y les dijo: Fructificad y multiplicaos; llenad la tierra, y sojuzgadla, y señoread en los peces del mar, en las aves de los cielos, y en todas las bestias que se mueven sobre la

ESFERAS DE "DOMINIO"



ESFERAS DE "DOMINIO"

SER HUMANO	MUNDO ANIMAL	RECURSOS NATURALES	EL UNIVERSO
• Su propio cuerpo • Su alma y mente • Su familia • Otros humanos • Su sexualidad • Su tiempo • Otros humanos	• Aves de los cielos • Peces del mar • Bestias de la tierra • Arrastran sobre la tierra	• Minerales • Energía solar • Energía eólica • Los mares y ríos • Petróleo • Gas natural • Energía nuclear	• La atmósfera • La luna • El sistema solar • La Vía Láctea • Otras galaxias

ESFERAS DE "DOMINIO"



ESFERAS DE "DOMINIO"



ESFERAS DE “DOMINIO”



ESFERAS DE "DOMINIO"



ESFERAS DE "DOMINIO"



ESFERAS DE "DOMINIO"



ESFERAS DE "DOMINIO"



ESFERAS DE “DOMINIO”



PRINCIPIO # 3:

EN PARTICULAR,
DIOS TE NOMBRA
"MAYORDOMO" DE
LO QUE TIENES
BAJO TU "DOMINIO"



“Mi carro”

“Mi casa”

“Mis hijos”

“Mi esposa”

EL “MAYORDOMO”

“Son del Señor realmente...
le pertenecen a El.
Yo se los administro hasta
que El regrese ”



LEYES

“FINANCIERAS”

LEYES

“ESPIRITUALES”

PRINCIPIO # 4:

EXISTEN

CIERTAS “LEYES”

QUE RIGEN

LO FINANCIERO



¿PORQUE HAY GENTE RICA
Y GENTE POBRE?



¿PORQUE HAY GENTE QUE SIEMPRE
TOMA BUENAS DECISIONES CON EL
DINERO Y OTRA GENTE QUE SIEMPRE
TOMA MALAS DECISIONES?



¿PORQUE HAY GENTE QUE SIEMPRE
TIENE DINERO Y OTRA GENTE QUE
SIEMPRE LE FALTA EL DINERO?



¿PORQUE HAY GENTE QUE SIEMPRE
PROGRESA ECONOMICAMENTE
Y OTRA GENTE QUE NO?



¿PORQUE HAY INCONVERSOS
RICOS Y CREYENTES POBRES?

$$\frac{V_1}{V} = \frac{T_1}{T}$$



A hand is shown writing the equation $F = m a$ on a dark chalkboard. The 'a' is written with a double prime symbol (a double dot) above it, representing acceleration.

$$F = m \ddot{x}$$

LAS "LEYES" DEL DINERO Y DE LA RIQUEZA



The equation $E = mc^2$ is written in white chalk on a dark background. The 'c' is written with a superscript 2.

$$E = mc^2$$

LEY # 1

“NO PUEDE SALIR
MAS DINERO DEL
QUE ENTRA”



*personal
matrimonial
familia
empresaria
organizacional
ciudad /
estad
país
s*



LEY # 2

UN DOLAR NO
SIEMPRE VALE
LO MISMO

¿QUE VALE

HOY MAS? MAÑANA



HOY



DENTRO DE UN AÑO



**EL VALOR DEL DINERO CAMBIA
CON EL PASO DEL TIEMPO**

**“UN QUETZAL VALE MAS
HOY QUE MAÑANA”**

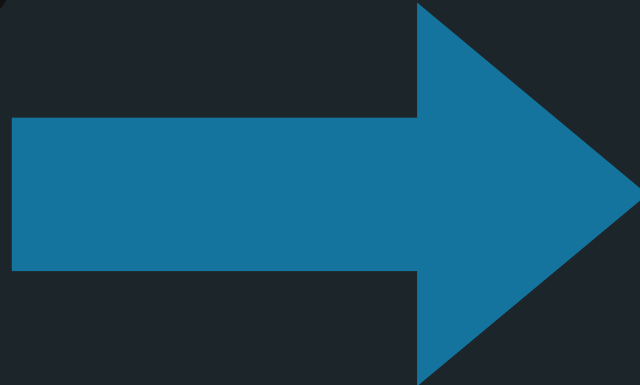
HOY



“capital”



5% DE INTERES



DENTRO
DE UN AÑO

“capital”



“ganancia”



LEY # 3

CUANTO MAS
"RIESGO", MAS
ALTO EL RETORNO
DE INVERSION
ESPERADO

DEFINICION DE “RIESGO”

¿Que posibilidad
existe que no
obtenga la
“ganancia”
esperada?



¿Que
posibilidad
existe que ni
siquiera reciba
de vuelta mi
“capital”?



**CUANTO MAS “RIESGOSA”
ES LA INVERSION,
MAYOR EL RETORNO DE
INVERSION ESPERADO**

LEY # 4

LA

“DIVERSIFICACION”

REDUCE EL RIESGO



