

We are so busy making a _____ that we don't have time to make a _____.

Hebrews 13:5a (NIV) Keep your lives free from the love of money and be content with what you have.

Isaiah 55:2a (NIV) Why spend money on what is not bread, and your labor on what does not satisfy?

The Method Most People Use To Handle Their Money	The Method Of Handling Money That God Blesses
1. Earn it.	1. Earn it.
2.	2.
3.	3.
4.	4.
5.	5.

Out-of-control _____ are the symptoms of an out-of-control _____.

The real root of all our financial problems is _____.

Whatever I trust for my _____ is my _____!

Job 31:24-28 (LB) If I have put my trust in money, if my happiness depends on wealth ... it would mean that I denied the God of heaven.

Breaking Out Of The Debt Trap



LIFE Night ~ Wednesday, September 17, 2003

Luke 16:11 (NIV) So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

GOD'S FINANCIAL PLAN

1. Keep good _____.

This is the principle of ...

Proverbs 27:23-24 (LB) Riches can disappear fast ... so watch your business interests closely. Know the state of your flocks and your herds.

Proverbs 23:23 (LB) Get the facts at any price, and hold on tightly to all the good sense you can get.

FOUR THINGS TO KNOW:

- What I _____
- What I _____
- What I _____
- What I _____

_____ + _____ = FINANCIAL DISASTER

2. Plan your _____.

This is the principle of ...

Proverbs 21:5 (TEV) Plan carefully and you will have plenty; if you act too quickly, you will never have enough.

Proverbs 21:20b (TEV) Stupid people spend their money as fast as they get it.

3. Save for the _____.

This is the principle of ...

Proverbs 21:20a (LB) The wise man saves for the future.

Proverbs 6:6-8 (NLT) Take a lesson from the ants, you lazybones. Learn from their ways and be wise! Even though they have no prince, governor, or ruler to make them work, they labor hard all summer, gathering food for the winter.

The biggest reason we don't save is _____.

Proverbs 13:11 (NCV) Money that comes easily disappears quickly, but money that is gathered little by little will grow.

4. Return _____ back to God.

This is the principle of ...

Malachi 3:10 (NCV) Bring to the storehouse a full tenth of what you earn ... Test me in this, says the Lord All-Powerful. I will open the windows of heaven for you and pour out all the blessings you need.

Proverbs 3:9a (LB) Honor the Lord by giving him the first part of all your income ...

- (a) It's a statement of _____ for the past.
- (b) It's a statement of _____ for the present.
- (c) It's a statement of _____ for the future.

1 Corinthians 16:2 (LB) On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn.

God has not promised to take care of all of your _____, but He has promised to take care of all of your needs.

10%	Tithing — Give the first 10% of your income to the Lord throughout your working life.
10%	Savings — Save at least 10% of your income throughout your working life.
The 10 - 10 - 80 Principle	
%	Housing — Spend no more than 35% of your net income on housing. That includes: mortgage or rent, utilities, insurance, property taxes, maintenance.
%	Transportation — Spend no more than 15% of your net income on transportation. That includes: car payments, insurance, license, maintenance, gasoline, parking.
%	Debt — Spend no more than 10% of your net income on all types of consumer debt: credit cards, personal loans, income tax debts.
%	Other — Spend no more than 20% of your net income on all other expenses: food, clothing, entertainment, child care, medical expenses, vacations, recreation.

5. _____ what you have.

This is the Principle of ...

Ecclesiastes 6:9b (TEV) It is better to be satisfied with what you have than to be always wanting something else.

THE SUCCESS SYNDROME

- (a) Your _____ start to exceed your earnings.
- (b) You get overextended in your _____.
- (c) You get overextended in your _____.
- (d) Your life begins to _____.

