

5. _____ what you have.

This is the Principle of **CONTENTMENT**. That's how you can enjoy what you have no matter how much or how little you have.

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

THE SUCCESS SYNDROME

- Your yearnings start to exceed your earnings. You want things you can't afford.
- You get overextended in your finances. You now have more than you can pay for.
- You get overextended in your time. You now have to do extra work just to make ends meet.
- Your life begins to deteriorate. Everyone at home is exhausted and irritable. But your family doesn't need more things, they need you!



"Marriage is a two-way street... with way too many toll booths!"

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

_____ is the greatest key for staying out of debt!

On a scale of 1 (conditional) to 5 (unconditional) ...

- how is your happiness in life related to what you possess?

- how is your happiness with your spouse related to how they act?



"Our marriage was made in Heaven, but as newlyweds we couldn't afford to get the extended warranty."

THE LOVE DARE CHALLENGE:

Love your mate in a way that shows your contentment with who they are, not what they do. Focus on loving them unconditionally, and choosing to spend this week in the Appreciation Room, not the Depreciation Room.

Now, commit to implementing it this week in a practical way!



The tiny change in the wedding ceremony was made so subtly in recent years that few people even noticed, but now a large number of couples say "as long as our love shall last" in place of "till death do us part." In the movie *Fireproof*, Caleb and Catherine have basically bought into the lie that their marriage is a contract based on feelings that can easily be broken when things get tough, instead of a lifelong covenant based on commitment that can survive and even thrive in the fires of life.

Ruth Graham, wife of world-reknown evangelist Billy Graham, was once asked if she ever considered divorcing her husband. She responded with a twinkle in her eye, "Murder yes, divorce no." When a couple is going through a time of conflict, emotions start to escalate. If there is no foundation of unconditional love, anger and frustration can quickly get out of control. Concerns become complaints, complaints become threats, and threats lead to ultimatums. One spouse begins to put down the other. Suddenly there's nothing in the home but name calling and cutting remarks. And once a couple starts down this path, each person begins to withdraw and shut down emotionally. It's a toxic recipe that can only lead to disaster and divorce.



In the Bible's love poem *Song of Solomon* (2:15, NIV) we read, "Catch for us the foxes, the little foxes that ruin the vineyards, our vineyards that are in bloom." The little foxes represent those things that quietly destroy relationships. Foxes get into vineyards to feed on the grapes, and the keepers must prop up the branches so the foxes can't reach them. Most marriages fall apart because trivial things are allowed to grow into big issues. Failure to "prop up the vines" and take care of business now can result in disastrous failure later on. And one little fox that destroys more families than any other is financial pressure – it is the leading cause of divorce in our society. You see, it's a short distance from "making money to live" to "living to make money." One of the major arguments in *Fireproof* deals with the way Caleb and Catherine handle their finances. He selfishly saves for a boat and is unwilling to part with his dream, even when they need the money to help her ailing parents. That's why the ultimate sign of Caleb's changed heart at the end of the movie is when he sacrifices his \$24,000 savings to pay his in-laws' medical bills.

Tonight, we will learn how cultivating contentment can turn our marriages around!



TODAY IS DAY **10** OF THE LOVE DARE!

You have 2 rooms in your heart with graffiti on the walls:

- The _____ Room
- The _____ Room

The things written on the walls in BOTH rooms are _____!

- Spending time in the _____ room kills marriages.
- Love makes the choice to live in the _____ room.

1 Corinthians 13:4-7 (MSG) Love never gives up. Love cares more for others than for self. Love doesn't want what it doesn't have. Love doesn't strut, Doesn't have a swelled head, Doesn't force itself on others, Isn't always "me first," Doesn't fly off the handle, Doesn't keep score of the sins of others, Doesn't revel when others grovel, Takes pleasure in the flowering of truth, Puts up with anything, Trusts God always, Always looks for the best, Never looks back, But keeps going to the end.

Proverbs 22:7 (NLT) Just as the rich rule the poor, so the borrower is servant to the lender.

FIVE FINANCIAL DANGER SIGNS:

1. Living on _____ instead of _____.

Proverbs 3:27 (LB) Don't withhold repayment of your debts. Don't say "some other time," if you can pay now.

2. Delaying _____ or paying the _____.

Romans 13:8a (NIV) Let no debt remain outstanding.

3. Unable to _____ or _____.

Proverbs 21:20 (LB) The wise man saves for the future, but the foolish man spends whatever he gets.

4. Extravagant _____.

Proverbs 21:17 (LB) A man who loves pleasure becomes poor; wine and luxury are not the way to riches!

5. Looking for _____ ideas.

Proverbs 21:5 (NLT) Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Ecclesiastes 5:7a (NLT) Dreaming all the time instead of working is foolishness.



FIVE PRINCIPLES OF FINANCIAL FREEDOM

1. Keep good _____.

This is the principle of **ACCOUNTING**. You need to know where your money comes from and where it goes.

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.

2. Plan your _____.

This is the principle of **BUDGETING**. A budget by definition is simply planned spending. A budget is telling your money where you want it to go rather than wondering where it went.

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 **SAVING**. The Bible calls it a mark of wisdom.

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.

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

4. Return _____ to God.

This is the principle of **TITHING**, and it is the top financial priority for every Christian if they want God's blessing on their finances.

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 ...