



Part 2 – Act your wage

January 8, 2017

We don't serve money; we serve _____. Money serves us as we serve _____.

Three groups of people when it comes to money:

- The _____
- The _____
- The _____

As Christ followers, we are not called to be _____; we are called to be _____.

Act Your Wage: Three Essential Values

Value #1: _____

Proverbs 25:28 – *Like a city whose walls are broken down is a man who lacks self-control.*

Value #2: _____

- Today, we ask the wrong questions when it comes to spending money: How much down and how much per month?
- The right question: What is the _____ over time?

Value #3: _____

Luke 14:28 – *Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?*

Proverbs 21:5 – *The plans of the diligent lead to profit as surely as haste leads to poverty.*

Dave Ramsey's Baby Steps

Baby step #1: Save _____ for emergencies.

Baby step #2: Use the _____

Next steps

- Answer these questions:
 - Am I (are we) acting my (our) wage?
 - If not, how did I (we) get here?
 - Do I (we) belong to the *haves*, the *have nots*, or the *pretenders*? How did I (we) get here?
 - Am I (are we) ready/willing to do something different?
 - How long would it take me (us) to pay off current debt with minimum payments?
- Prayerfully consider committing to Financial Peace University (spouses need to seriously discuss this).
- Pray about your finances.
 - Don't ask for more this week.
 - Ask God to help you cultivate the values of self-control, sacrifice, and planning.
- Plan to be here January 15 for the next part in this series, "First Things First."