



Part 1 – A different approach to money

January 1, 2017

The average US household with any debt owes \$_____.

Definition of _____:

An expression used to describe an individual who would be unable to meet financial obligations if unemployed because his or her salary is predominantly devoted to expenses. Persons subsisting this way have limited or no savings, and are at greater financial risk if suddenly unemployed than individuals who have amassed a cushion of savings. (Investopedia)

Proverbs 22: 7 (NIV) – *The rich rule over the poor, and the borrower is slave to the lender.*

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

Romans 12:1-2 (The Message)

So here's what I want you to do, God helping you: Take your everyday, ordinary life—your sleeping, eating, going-to-work, and walking-around life—and place it before God as an offering. Embracing what God does for you is the best thing you can do for him. Don't become so well-adjusted to your culture that you fit into it without even thinking. Instead, fix your attention on God. You'll be changed from the inside out. Readily recognize what he wants from you, and quickly respond to it. Unlike the culture around you, always dragging you down to its level of immaturity, God brings the best out of you, develops well-formed maturity in you.

Two temptations concerning money:

1. We are tempted to _____ money.

- Matthew 6:24 (NIV) – *No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.*
- For many people, money and things would be the number one competitors for their _____.

2. We are tempted to _____ money.

- 1 Timothy 6:10 (NIV) – *For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.*
- Money will not change the _____ of people we are; that's what God does.

Often, more money is not the answer!

Ecclesiastes 5:10 (NIV) – *Whoever loves money never has enough; whoever loves wealth is never satisfied with their income.*

Adopt a new philosophy to overcome the temptations regarding money:

We don't serve money; we serve _____.

Money serves us as we serve _____.

What does it take to adopt this new philosophy?

1. A change of perspective. *We need to _____ things differently.*
2. A change of attitude. *We need to _____ things differently.*
3. A change of behavior. *We need to _____ things differently.*

Next steps

- Answer these questions:
 - Am I (are we) living paycheck-to-paycheck?
 - If so, how did I (we) get here?
 - What stresses/difficulties come from living this way?
 - Am I (are we) ready/willing to do something different?
- 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 a different perspective, a different attitude, and a different behavior regarding money...His!
- Plan to be here January 8 for the next part in this series, "Act Your Wage."