

## The wise store up choice food and olive oil, but fools gulp theirs down." Proverbs 21:20 NIV

We are going to talk about an area that many people want to avoid, and that is the topic of money. If we avoid this topic, it can lead to a lack of understanding of how to manage your money, which will then lead to a life filled with anxiety, fear, and insecurity. When it comes to money, people have mixed emotions. For some, money is a mystery; for others, it can become a god; and for still others, money can become a tool to help other people. Did you know that money and possessions are referenced more than 2,000 times in the Bible. In fact, Jesus spent more time talking about money and possessions than He did on the topics of heaven and hell combined.

I. Know that God		
Do these five things t	o win with money	
the kind of person you already a	are.	
What money does is	or	

out of	_ Americans are living pay-
check to paycheck.	
Financial insecurity also affect	cts your
People buy things that they _	, with
money that they	to impress
people they	?
II. Have a	(budget).
Are you a spender or a save	?
If you are in a relationship, is	your partner a spender or a
saver?	
A gives you	the freedom to tell your money
where to go.	
III. Get out of	·
The most powerful wealth-bu	ilding tool is your
As a result of	, someone else is dictating
your income for you.	
The average car loan is more	e than per

IV. Live on	than you make.
Personal finance is	behavior and
head knowledge.	
all get-	rich-quick gimmicks.
before	you spend.
Save	like you mean it.
V. Live a	, and change your family tree.
The goal of saving, inves	sting, and financial freedom should
never be to	
Couples in	marriages are twice as likely to
discuss money dreams t	ogether?
1. What is the connection	Life Group  n between our hearts and money?
•	u were able to meet another Did that act of giving change you?

3. What do your financial dreams look like?

## Homework

Picture your life with no car payment, no credit card payment, no student loan payment, no outstanding medical bills and no mortgage payment. Imagine if you were the last one in your family ever to have debt. Write down how your life would be different if you were 100% out of debt. How would it affect your family legacy?

**Notes and Action Points**