

# *Till Debt Do Us Part*

*How To Manage Your Money So It Doesn't Manage You*



*God's Five Laws For Financial Freedom*

## **"How To Build Strong & Healthy Relationships" "God's Five Laws For Financial Freedom"**

More & more people/couples are buying into the lie and chasing after the "American Dream." But instead of finding happiness and fulfillment they are frustrated, stressed, feel powerless and entrapped in the quicksand of debt.

*"By wisdom a house is built, and through understanding it is established."  
Proverbs 24:3 (NIV)*

### **How To Manage Your Money Before It Manages You**

**Law #1: Keep** \_\_\_\_\_

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

#### **This Is The Principle Of**

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*"Get the facts at any price." Proverbs 23:23 (LB)*

**Law #2: Plan** \_\_\_\_\_

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

#### **This Is The Principle Of**

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*"Stupid people spend their money as fast as they get it."  
Proverbs 21:20 (GN)*

### **A Good Budget Is S.I.M.P.L.E.**

**S**eparate \_\_\_\_\_  
**I**nclude \_\_\_\_\_  
**M**utual \_\_\_\_\_  
**P**lan \_\_\_\_\_  
**L**ive \_\_\_\_\_  
**E**liminate \_\_\_\_\_

*"He who gathers money little by little makes it grow." Proverbs 13:11 (Jer)*

*"The wise man saves for the future." Proverbs 21:20a (NIV)*

### Law #3: Enjoy \_\_\_\_\_

*"Better a little with the fear of the LORD than great wealth with turmoil. Better a meal of vegetables where there is love than a fattened calf with hatred (strife)." Proverbs 15:16 (NIV)*

#### **This Is The Principle Of**

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*"Indulging in luxuries, wine and rich foods will never make you wealthy...(or happy)" Proverbs 21:17 (GN)*

*"Then he (Jesus) said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." Luke 12:15 (NIV)*

*"Be content with what you have..." Hebrews 13:5 (NIV)*

### Law #4: Share \_\_\_\_\_

*"One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed." Proverbs 11:24-25 (NIV)*

#### **This Is The Principle Of**

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*"He who is kind to the poor lends to the LORD, and he will reward him for what he has done." Proverbs 19:17 (NIV)*

*"A generous man will himself be blessed... He who gives to the poor will lack nothing." Proverbs 22:9; 28:27 (NIV)*

### Law #5: Give \_\_\_\_\_

*"Honor the Lord by giving Him the first part of all your income, and he will fill your barns... to OVERFLOWING." Proverbs 3:9-10 (LB)*

#### **This Is The Principle Of**

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*"The good man's earnings advance the cause of righteousness." Proverbs 10:16 (LB)*

*Malachi 3:8-10*

*"A generous man will have God's blessing." Proverbs 22:9 (NIV)*

*"Why spend money on what does not satisfy? ... What a man desires is unfailing love." Isaiah 55:2 & Proverbs 19:22 (NIV)*

# Personal Study

August 13, 2006

## Getting Started

If you could change one thing about your finances ... besides the amount ... what would it be? After this message, what in your opinion is the biggest need in your financial picture?

In this message Chris said, *"If we don't manage our money our money will manage us."*

What do you think that statement means – how and why can money manage us? What do you think needs to happen for money to not manage us? Read Matthew 6:19-24. How might this be what Jesus was talking about? What answers do we get for how to not let money manage us?

Take a closer look at each of God's Five Laws of Financial Freedom and evaluate how well you're doing.

### Law #1 ...

#### Keeping Good Records

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1 2 3 4 5 6 7 8 9 10

### Law #2 ...

#### Planning All Spending

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1 2 3 4 5 6 7 8 9 10

### Law #3 ...

#### Enjoying What You Already Have

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1 2 3 4 5 6 7 8 9 10

### Law #4 ...

#### Sharing With Others In Need

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1 2 3 4 5 6 7 8 9 10

### Law #5 ...

#### Giving The First 10% Back To God

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1 2 3 4 5 6 7 8 9 10

Which of these areas are you doing really well in and which areas do you need to make changes in?

Spend time this week outlining a budget based on God's Five Laws for financial freedom. What will you need to do to live within this budget? What changes need to take place?

## Digging Deeper

Perhaps the greatest ingredients we need for reducing the stress & frustration of finances in our life and marriage are JOY, SELF CONTROL and CONTENTMENT. The Apostle Paul wrote a small book about joy and contentment while in a dungeon in Rome called Philippians. Take a few minutes and read this short book in the New Testament before your small group gathering and note the verses that talk about joy, self-control and contentment. Below you'll find a few of the verse as well as other passages Paul wrote on these topics. What do the following verses say about joy, self-control & contentment?

Galatians 5:22-23

Philippians 1:21-26

Romans 8:5-13

Philippians 4:4-7

1 Timothy 6:6-10

Philippians 4:10-13

WHY IS CONTENTMENT SO HARD? How does the lack of genuine joy, self-control and contentment impact each of the five laws for financial freedom and our day to day life?

Proverbs has a lot to say about money. As time allows, take a look at what these have to say about money, self-control, patience and contentment? How are these a key to and/or impact the joy and peace in our lives?

Proverbs 10:4; 15:27; 18:11-12

Proverbs 11:4, 24, 25, 28

Proverbs 21:5, 6, 13, 17, 26 - 27

Proverbs 22:1-4, 7, 9, 13, 16, 22

Proverbs 23:4-9, 21; 26:27; 27:12, 23-27

Proverbs 28:6, 8, 22, 25; 30:7-9

What is God saying to you as an individual and/or couple through this study about finances?  
What are the specific changes that need to take place in your attitude, habits, planning and use of finances?