



Part 2: Behave

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The rich rule over the poor,
and the borrower is slave to the lender.
- Proverbs 22:7

The earth is the Lord's, and everything in it,
the world, and all who live in it;
- Psalm 24:1

God wants us to direct his money;
he doesn't want money to be directing us.

The way culture tells you to make your money work for you:

1. Spend it
2. Earn it
3. Spend it
4. Save it
5. Give it

The way God tells you to make his money work for you:

1. Earn it
2. Steward it
3. Give it
4. Save it
5. Spend it

How do I get started?

1. Trust the Source, not the resource

"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." - Matthew 6:24

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." - Hebrews 13:5

Honor the Lord with your wealth, with the firstfruits of all your crops.
- Proverbs 3:9

2. Start small but start now

Dishonest money dwindles away,
but whoever gathers money little by little makes it grow. – Proverbs 13:11

3. Attack your debt

Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. –Proverbs 6:5

4. Learn to say no

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

Next Steps

If you're looking for practical ways to get started on a path toward responsible stewardship of all God's given you, read the book *Total Money Makeover* by Dave Ramsey. Watch for a 2-week financial crash course in June and the next session of Financial Peace coming this fall.

Small Group Questions

- 1) What was your last big purchase? Was it something you needed or wanted?
- 2) How has debt affected your life? What's your response to Proverbs 22:7?
- 3) Do you think acknowledging that nothing belongs you to could bring about financial freedom? How so?
- 4) Which of the four biblical principles for getting started can you put to work right now? What is your plan?
- 5) Can you ever picture yourself being debt free? Do you believe that is God's plan?
- 6) How can we pray for you right now and throughout the week?