

# HOW TO GET OUT OF A FINANCIAL HOLE

## IF MONEY TALKED: PART 1

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*"I called on Your name, O Lord, out of the deep hole."  
(Lamentations 3:55, New Life Version)*

## FOUR STEPS TO GET OUT OF A FINANCIAL HOLE

**H**onestly admit you've got a **PROBLEM**.

*"I don't understand myself at all, for I really want to do what is right, but I can't. I do what I don't want to—what I hate...But I can't help myself because I'm no longer doing it. It is sin inside me that is stronger than I am that makes me do these evil things." (Romans 7:15,17, The Living Bible)*

**O**penly acknowledge you need **GOD'S HELP**.

*"God blesses those who are poor and realize their need for him, for the Kingdom of Heaven is theirs." (Matthew 5:3, NLT)*

*"You're blessed when you're at the end of your rope. With less of you there is more of God and his rule." (Matthew 5:3, The Message)*

*"Commit everything you do to the Lord. Trust him to help you do it, and he will." (Psalm 37:5, The Living Bible)*

**L**earn healthy **HABITS**.

*"Of what use is money in the hand of a fool, since he has no desire to get wisdom?" (Proverbs 17:16, NIV84)*

*"An intelligent person aims at wise action, but a fool starts off in many directions." (Proverbs 17:24, GNB)*

*"People learn from one another, just as iron sharpens iron." (Proverbs 27:17, GNB)*

**E**xcel in **GIVING** throughout.

*“The purpose of tithing is to teach you always to put God first in your lives.” (Deuteronomy 14:23, The Living Bible)*

*“In everything you do, put God first, and he will direct you and crown your efforts with success.” (Proverbs 3:6, The Living Bible)*

*“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.” (Proverbs 11:24, NIV)*

**ACTION STEPS:**  
**Financial Peace University**  
**90-Day Tithe Challenge**