

CUTTING BACK

Guard Rails: Part 4

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“So be careful how you live. Don’t live like fools, but like those who are wise...Don’t act thoughtlessly, but understand what the Lord wants you to do.” (Ephesians 5:15–17, NLT)

*“Therefore my people will end up in exile because they don’t know the **SCORE**.” (Isaiah 5:13a, The Message)*

How to SCORE Success in Your Finances

SET UP a plan.

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

Without a Spending Plan...

- I am guaranteed to **OVERSPEND**.

*“Don’t let your lives be controlled by your **desires**...” (1 Peter 1:14b, CEV)*

- I am guaranteed to **UNDER SAVE**.

*“**The wise man saves** for the future, but the foolish man spends whatever he gets.” (Proverbs 21:20, The Living Bible, Paraphrased)*

- I cannot **ACCOUNT** for where my money went.

*“Each of us will give a **personal account** to God.” (Romans 14:12, NLT)*

GRADE

1 – 2 – 3 – 4 - 5

COMMUNICATE your goals.

“Reliable communication permits progress.” (Proverbs 13:17b, The Living Bible)

GRADE

1 – 2 – 3 – 4 - 5

ORGANIZE your strategy.

“Everything must be done in a proper and orderly way.” (1 Corinthians 14:40, GW)

“Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts.” (Proverbs 24:3-4, The Living Bible)

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RECONCILE your accounts.

“But don’t begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it?” (Luke 14:28, NLT)

GRADE

1 - 2 - 3 - 4 - 5

EXERCISE determination!

“...if you have trapped yourself by your agreement and are caught by what you said— follow my advice and save yourself...Don’t put it off; do it now! Don’t rest until you do. Save yourself like a gazelle escaping from a hunter, like a bird fleeing from a net.” (Proverbs 6:1-5, NLT)

GRADE

1 - 2 - 3 - 4 - 5

ACTION STEPS

Work on your Lowest SCORE!
Financial Peace University
Read [The Total Money Makeover](#)