

MARGINLESS MONEY MANAGEMENT

BREATHING ROOM: PART 2

January 31, 2021 | Pastor Brian

SYMPTOMS OF MARGINLESS MONEY MANAGEMENT

1. Regarding finances, I/we feel trapped or hopeless.
2. I/we typically make minimum payments on credit cards.
3. I/we have 1 or more credit cards or personal loans that are maxed out.
4. I'm/we're just 1-2 paychecks away from bankruptcy.
5. If married: We frequently fight over finances.
6. I/we haven't admitted there's a problem.
7. There's more month than money.
8. I/we have no Murphy repellent.
9. I/we can't respond to prompts to help others.
10. I'm/we're robbing from God's ministry fund.

God's Remedy for Preventing Financial Ruin

BREATHING ROOM

HOW TO ADD BREATHING ROOM IN MY FINANCES

1. KNOCK OUT.

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

Murphy-proof the madness!

2. FIND OUT.

"Know the state of your flocks, and put your heart into caring for your herds," (Proverbs 27:23, NLT)

I need to be KNOWIN' where every penny's GOIN'!

3. CUT OUT.

"...Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." (Luke 12:15, NIV)

Only **BUY WHAT'S IN THE BUDGET!**

4. **WIPE OUT!**

“Pay all your debts except the debt of love...” (Romans 13:8, The Living Bible)

5. **CHILL OUT.**

“So I tell you to stop worrying about what you will eat, drink, or wear. Isn't life more than food and the body more than clothes? “Look at the birds. They don't plant, harvest, or gather the harvest into barns. Yet, your heavenly Father feeds them. Aren't you worth more than they? “Can any of you add a single hour to your life by worrying?” (Matthew 6:25–27, GW)

ACTION:

FINANCIAL PEACE UNIVERSITY!

Book: Total Money Makeover by Dave Ramsey

*“When you grab all you can get, that's what happens: the more you get, the less you are.”
(Proverbs 1:19, The Message)*