

Don't Worry Be Happy
Find Freedom in Your Finances
Discover Church
Mark Phillips
September 13, 2026

- **Spend** It
- **Save** It
- **Give** It

"If riches increase, do not set your heart on them." Psalm 62:10

"The blessing of the Lord makes one rich, And He adds no sorrow with it." Proverbs 10:22 NKJV

"For where your treasure is, there your heart will be also." Matthew 6:21 NKJV

FINDING FINANCIAL FREEDOM

A. **Stress** of Money

- ***Having Too Little***
- ***Having Too Much***

"No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it." Hebrews 12:11

B. Learn to **Control** Your Money Before Your Money **Controls** You

Budget!

Cash Flow Plan

"Be diligent to know the state of your flocks And attend to your herds." Proverbs 27:23 (NKJV)

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

List your Income

List your Expenses

1. Giving
2. Saving
3. House
4. Food
5. Utilities
6. Transportation/Gas
7. Insurance
8. Debt
9. Fun Money
10. Miscellaneous

“The plans of the diligent lead to profit as surely as haste leads to poverty.” Proverbs 21:5

“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.” 1 Timothy 5:8 NKJV

- Fear
- Selfishness
- Discipline
- No

“Sluggards do not plow in season; so at harvest time they look but find nothing.” Proverbs 20:4 NIV

“A faithful person will be richly blessed, but one eager to get rich will not go unpunished.” Proverbs 28:20

C. How to **Dig Out** of a **Tough** Spot

“The rich rules over the poor, And the borrower is servant to the lender.” Proverbs 22:7 – NKJV

“Owe no one anything except to love one another, for he who loves another has fulfilled the law.” Romans 13:8 – NKJV

If you want to get yourself better off financially, QUIT BUYING THINGS!

“He who is slow to wrath has great understanding, but he who is impulsive exalts folly.” Proverbs 14:29 NKJV

D. Work in the **Natural** to see the **Supernatural**

“But as for you, be strong and do not give up, for your work will be rewarded.” 2 Chronicles 15:7

“Commit to the Lord whatever you do, and he will establish your plans.” Proverbs 16:3

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FINDING FINANCIAL FREEDOM

- A. _____ of Money
- B. Learn to _____ Your Money Before Your Money _____ You
- C. How to _____ of a _____ Spot
- D. Work in the _____ to see the _____

Scripture: *Psalm 62:10; Proverbs 10:22; Matthew 6:21; Hebrews 12:11; Proverbs 27:23; Proverbs 21:20; Proverbs 21:5; 1 Timothy 5:8; Proverbs 20:4; Proverbs 28:20; Proverbs 22:7; Romans 13:8; Proverbs 14:29; 2 Chronicles 15:7; Proverbs 16:3*