

**What Can I Do About My JACKED UP Finances?**  
**Discover Church**  
**Mark Phillips**  
**9/5/21**

*“Beware! Guard against every kind of greed. Life is not measured by how much you own.” Luke 12:15*

1. **EVALUATE** your **HABITS**

- Do you need to change your **SAVING** habits?

*“Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.” Proverbs 6:6-8*

- a. Emergencies
- b. Major Purchases
- c. Future

Gut Check: What do I need to change about my saving habits?

- Do you need to change your **SPENDING** habits?

*“The wise have wealth and luxury, but fools spend whatever they get.” Proverbs 21:20*

- Needs
- Wants
- Desires

Gut Check: What do you need to change about your spending habits?

- Do you need to change your **EARNING** habits?
  - **PEOPLE** making money

*“If a man will not work, he shall not eat.” 2 Thessalonians 3:10*

- Your **MONEY** making money

*“The man who had received the five talents went at once and put his money to work and gained five more.” Matthew 25:16*

Money + Time + Consistency = Wealth

Gut Check: Is there anything you need to change about your habits?

2. **EXAMINE** your **PRIORITIES**

**Three Biblical Financial Priorities**

- Are you **GIVING** to God?

*“Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!” Malachi 3:10*

Gut Check: Is giving to God’s work here on earth a priority in your budget?

- Are you building your **EMERGENCY** fund?

*“In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.” Proverbs 21:20*

Gut Check: What do you need to do to build an emergency fund?

- Are you paying off your **DEBT**?

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

*“When she told the man of God what had happened, he said to her, “Now sell the olive oil and pay your debts, and you and your sons can live on what is left over.” 2 Kings 4:7*

Gut Check: What do you need to do to get out of debt?

### 3. **PREPARE** to **SACRIFICE**

- Are you willing to sacrifice **TIME** to get **ORGANIZED**?

*“For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you.” Luke 14:28-29*

*“Know the state of your flocks” Proverbs 27:23*

- Are you willing to sacrifice temporary **PLEASURES** for long-term **FREEDOMS**?

*“Beware! Guard against every kind of greed. Life is not measured by how much you own.” Luke 12:15*

Gut Check: Where do I really need to consider sacrificing so I can fix my Jacked Up finances?