

The Road To Financial Freedom
DEVELOPING YOUR PLAN
February 13 & 14, 2021 – Pastor George Dupree

Proverbs 21:5 God planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

1 – Live on a written **BUDGET**— ACT YOUR **WAGE**

Your Budget Has To Be **ON PAPER** on **PURPOSE**

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Habakkuk 2:2 Write the vision; make it plain on tablets, so he may run who reads it.

A budget is telling your money where to go instead of wondering where it went – John Maxwell

2 – Avoid **DEBT**

Proverbs 22:7 ... the borrower is the slave of the lender.

3 – **SAVE** Money

Proverbs 21:20 The wise man saves for the future.

Save for an emergency fund.

Make a plan to save \$1,000.00 – don't worry about how long it will take, **START**. Look at your budget, and see where you can cut, for instance soda, chips, coffee, put on a sweater and turn down the heat, turn off the lights you're not using, drive slower, consolidate trips to the stores, that will help you to save that money. Save \$1 on week one, then add \$2 on week 2 follow that pattern and after 52 weeks you'll have \$1,038--

Give it three to four months to start working.

It won't be perfect the first time you do it.

Spend every dime on paper before the month begins.

Over-fund your groceries category.

Don't the budget as a whipping tool on yourself, your spouse or your family.

Proverbs 21:5 The plans of a hard-working person lead to prosperity, but everyone who is always in a hurry ends up in poverty.

You can live your life **WITH** or **WITHOUT** A PLAN – you **choose**

We need to have a Biblical plan

Proverbs 21:20 Be sensible and store up precious treasures — don't waste them like a fool.

The world says...
LIVE (it up)
SAVE (someday)
GIVE (if there's anything left)

God says...
GIVE FIRST TO GOD
SAVE FOR YOUR NEEDS AND YOUR FUTURE
LIVE ON WHAT'S LEFT

Result: **BONDAGE**

Result: **FREEDOM**

Giving To God Is **PUTTING GOD First**

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One reason for giving to God First is to learn to PUT GOD FIRST
Deuteronomy 14:22-23 TLB - You must tithe all of your crops every year. Bring this tithe to eat before the Lord your God at the place he shall choose as his sanctuary; this applies to your tithes of grain, new wine, olive oil, and the firstborn of your flocks and herds. The purpose of tithing is to teach you always to put God first in your lives.

Here's OUR plan for **FREEDOM**

1 – I Will Save Some MONEY

Proverbs 21:20 The wise man saves for the future.

Having a reserve will give you freedom when you have an emergency

2 – I Will Act My WAGE

Proverbs 21:20 NIV... a foolish man devours all he has.

3 – I Will Get a Plan for GENEROSITY

Acts 20:35b remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'

Isaiah 32:8 A generous man devises generous things, and by generosity he shall stand

Proverbs 11:24 The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.

Psalms 119:45 (CEV) I have gained perfect freedom by FOLLOWING YOUR TEACHINGS

We need a PLAN because, if you fail to plan, you plan to fail – Our plan is to:

1. Get on a Written Budget – Your budget includes Giving & Saving
2. Save \$1,000.00 For an EMERGENCY Fund
3. Payoff & Avoid New Debt – Use the debt snowball
4. Save 3-6 months of income for life's bigger surprises like a job loss
5. Invest 15% of household income for retirement
6. College Funding for children
7. Pay Off Your Home Early
8. Build Wealth & Become Insanely Generous

See daveramsey.com and crown.org for more financial tools