

## TELLING YOUR MONEY WHERE TO GO!

By Pastor Lee Allen Jenkins  
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*Wise people have wealth and luxury, but fools spend whatever they get.*

**Proverbs 21:20 (NLT)**

**If you don't tell your money where to go,  
you are going to wonder where it went!**

**Every spending decision is a spiritual decision.**

*Wise people have wealth and luxury, but fools spend whatever they get.*

**Proverbs 21:20 (NLT)**

*Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it.* **Proverbs 21:20 (GNT)**

**"Financial success is twenty percent knowledge and eighty percent behavior."** Dave Ramsey

### **Behaviors That Will Help You Spend Money Wisely:**

#### **1. Stop comparing yourself to others.**

*For I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty.*

*I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.*

*I can do all this through Him (Christ) who gives me strength.*

**Philippians 4:11b-13 (NIV)**

#### **2. Start tracking your spending.**

*Look after your sheep and cattle as carefully as you can, because wealth is not permanent. Not even nations last forever.* **Proverbs 27:23-24 (GNT)**

#### **3. Spend less than you earn.**

*Wise people have wealth and luxury, but fools spend whatever they get.*

**Proverbs 21:20 (NLT)**

If your **expenses** exceed your **income**  
then your **upkeep** will be your **downfall**.

**4. Stop **impulse** spending.**

*Like a city whose walls are broken through is a person who **lacks self-control**.*  
**Proverbs 25:28 (NIV)**

**5. Stop being a **conspicuous** consumer.**

*One person pretends to be rich, yet **has nothing**; another pretends to be poor, yet **has great wealth**.* **Proverbs 13:7 (NIV)**

**6. Seek Godly **counsel**.**

*The way of a fool is right in his own eyes, but a wise man is he who **listens to counsel**.* **Proverbs 12:15 (NASB)**

**Sources of counsel:**  
**Word of God, People of God, Peace of God.**

*Command those **who are rich** with things of this world not to be proud. Tell them to **hope in God**, not in their uncertain riches. God richly gives us everything to enjoy.*

*Tell **the rich people** to do good, to **be rich** in doing good deeds, to be generous and ready to share.* **1 Timothy 6:17-18 (NCV)**