

FAMILY MATTERS IN 2020

Don't Let Debt Trap You

2-23-20

- **Definition of Financial Margin: The amount available beyond what is necessary.**

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

Danger signs: entering the debt trap!

1. Living on _____ instead of paying cash.

Proverbs 3:28- "Don't withhold repayment of your debts. Don't say `some other time, if you can **pay now**." (LB)

2. _____ payment or paying the minimum due.

Romans 13:8- "Let no debt remain outstanding."

3. _____ to give or save.

Malachi 3:8- "Will a man rob God? Yet you rob Me. But you ask, `How do we rob You?' **In tithes and offerings**."

4. Looking for get _____ quick ideas.

Proverbs 21:5- "Steady plodding brings prosperity; **hasty speculation** brings poverty." (LB)

1 Timothy 6:6-10- But godliness with **contentment** is **great gain**.⁷ For we brought nothing into the world, and we can take nothing out of it.⁸ But if we have food and clothing, we will be content with that.⁹ People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with **many griefs**.

Our culture's definition of happiness: _____ |
than I currently _____.

Matthew 6:19-21 - "Do not store up for yourselves **treasures on earth**, where moth and rust destroy, and where thieves break in and steal.²⁰ But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.²¹ **For where your treasure is, there your heart will be also.**

On average, Christ followers in the USA give about _____% of their income toward God. That means about _____% goes to the world.

How do I create margin?

- PUT GOD FIRST IN MY FINANCES!

When I put _____ :

Matthew 6:33 - But seek **first his kingdom** and his **righteousness**, and **all** these things will be **given** to you as well.

1) I experience God's _____.

Malachi 3:10 - Bring the whole tithe into the storehouse, that there may be food in my house. **Test me in this**," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much **blessing** that you will not have room enough for it.

2) I become supernaturally _____.

Proverbs 15:16 - **Better a little** with the fear of the Lord than great wealth with turmoil.

3) I end up with _____ of what _____.

Proverbs 8:18-19 - With me are riches and honor. With me are lasting wealth and success. ¹⁹ My fruit is **better** than fine gold. My gifts are **better** than the finest silver.

Questions to ask yourself:

- Are you putting God first in every area of your life? Complete surrender.
- If you don't tithe, test God and take the 90 Day Tithe Challenge.
- Sign up for Next Steps.