

If Money Talks: 6 Steps to Financial Freedom

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February 6, 2011

I can remember the moment that I hit rock bottom financially. I remember it, as clear as right now in this moment. I was sitting in my office, I had converted my garage into an office with a home consolidation loan. There was a stack of bills on my desk, the Wells Fargo people wanted their money, I hadn't paid in three months. Citibank and Chase wanted their money, I hadn't paid in a few months. The car payment was due, I hadn't paid in a month. I went onto my online banking thing, and I looked, and I was shocked what I found. It was a negative, it was negative by \$900. I was living a life borrowing Peter to pay Paul or however that phrase goes. I was like a magician with the calendar. I was paying this bill knowing that okay, if I mailed it on Wednesday they wouldn't get it until Friday and that would be just enough time because the other one was going to come due but they wouldn't get theirs until Monday, and by that time I would have gotten my paycheck in, it was like a juggling act, but I dropped one of the balls. Usually when you drop one you don't drop just one, you drop all of them. Looking at that bank account statement, overdrawn to the tune of \$900 I hit rock bottom. I took the phone I was holding because I had just gotten off the phone with SunTrust and as hard as I can I threw it across the room, against the wall. Hoping that it would shatter into a million pieces and that would make me feel good! It did not shatter into a million pieces, the battery cover fell off and then it fell on the ground. That made me madder! I picked it up this time and I threw it against the floor, and this time it shattered into a million pieces, that was a very satisfying feeling. But now I had to buy a new phone...That was rock bottom, it was around that time that my wife and I knew we had to make some decisions about how our finances were. We started making those decisions that was July 2005.

This sermon I have for you this morning is called the 6 Easy Steps to Financial Freedom. This is not a message that I wrote, this is a message that I lived the last six years. The problem is, the six steps aren't easy. The six steps to financial freedom. Each step that I want to share with you has a corresponding verse. We are going to look at some in the Bible, we are going to look at some up on the screen. If you are in a situation where you are desperate financially, you should take some notes. You need to pay very close attention, I believe the Bible has an unlimited amount of hope when it comes to this topic. A little disclaimer: I am not an accountant. I cannot give you financial, legal advice. I am a preacher, I can tell you what the Bible says.

What I have to say this morning I believe is practical, and it comes from experience. I am speaking in general terms here about debt and finances. Everybody's situation is a little bit different. So my suggestion to you is if this message lights a fire under you, you are ready to take some action also meet with someone whom is a qualified financial planner who can help you make some of those decisions. Okay?

Let's get started. 6 steps to Financial Freedom. Step #1 put your microphone on... You have to make a decision, no more credit. Everybody say this with me "no more credit!" It's a decision you have to make. What's the Bible say about this? Let's take a look at the screen. Romans 13:8 "Let no debt remain outstanding, except the continuing debt to love one another." Paul writes this to the church in Rome. The context of this verse is simply this....The people, the believers at that time were not sure whether they should pay taxes to Rome. Rome put all kinds of taxes on its people. Property taxes, road taxes, sales taxes of different sorts. The Christians said, I don't know if I should do this and Paul said "listen you have to pay everybody that you owe money too. So for us this is a larger principle. We should not owe anybody any money. The only debt we should have toward another person is the debt that we love them. That is the debt that Jesus Christ paid, and so we fulfill it over and over every single day. When it comes to financial freedom you have to decide, we will use no more credit. No more Visa! Do you remember what Visa stands for? Voluntary indentured servants appreciated. No more MasterCard! No more Home Depot card! No more Best Buy card. No more Sears card. No more JcPennys card. No more Victoria Secrets card. I knew I would touch a nerve there somewhere, I was just waiting until we got there. No more credit! It needs to become your mantra, it has to become central to your thinking. It has to become the foundational part of getting out of debt. It became so much of a mantra for us in our family that our kids were on the look-out. I couldn't tell you how many times we went to the store and the person in front of us or the person behind us pulled out a credit card and my kids would say not so quietly "Dad she is using a credit card, she's using a credit card, stop her before it is too late." I am sure it is a debit card. Sometimes they would get on us. I would swipe the card, is that a credit card? It's a debit card, let me explain it. That became a part of us. You know it is so much a part of us, this is going to be kind of extreme, but I am going to give you a little insight, at my kids school if they forget their lunch the school cafeteria will give them a lunch, and then you owe them money for the lunch. So you can decide, I am not going to bring my lunch or I am going to forget it, or I am not going to make it, I am not going to bother with it. You are standing there and they will give you a lunch and then they will put a tab of \$2.50. I don't even allow them to do that. If you forget your lunch you go hungry or you call me on the phone so I can come and bring you money. We have taught them to never owe anybody any money at all. It's extreme! I have you have been where I have been, maybe you are you have to develop this as a mantra.

Now, there is probably three reasons that you are sitting here and you still use credit. Three reasons.. Number one reason is because, how do I say this delicately, you are buying what you can't afford. If you don't have the money in the bank, if you don't have the money in your pocket, if you have to turn to Visa or MasterCard, or Discover, or JcPenny, or Best Buy in order to buy that you can't afford it and you don't need it. It's culture that tells you that you need things that you can't afford. How many of you remember that Saturday Night Live sketch? I was going to show it this morning but for copyright reasons we are not allowed too. Remember, that sketch where that guy writes a book, it's called *Do Not Buy Things You Cannot Afford*. It is one page long. It is a fantastic book! That is one reason. Now if that is the case we are going to talk about that a little bit later, it's about being content.

There is another reason that you may still be using credit cards and that is because you are financially savvy and you use the credit cards because you get the rewards. You're smart! You use other people's money to get the rewards. Spend \$30,000 to get a plane ticket that you can only use on certain days, certain conditions, and not with any other offers. Or you go to

JcPenny and they give you the 10% off the \$30 blouse that you bought so that you run the risk of not paying that bill on time, and then they charge you interest rate. So the three dollars saved, well, it doesn't really add up. I just read a report in Wall Street Journal, I could give it to you if you want. What it says is since credit cards have developed this idea of giving you cash back, of giving you rewards not only has consumer spending gone up, but debt has gone up. This is a game the credit card companies are playing and you cannot win it. This is a game that if you are playing it, you need to push your table or push your pieces to the middle of the table and walk out of the room, because you cannot win it. Anytime you have driven through the city you can look at those big buildings, those are all banks. It's the truth! The reality is this...even if you are one of the 22% of the people who actually pay their credit cards off every month, or say they do, because everyone that I run into that uses credit cards tell me that they pay their balance off every month, but that the reality, the statistics say only 22% do. If you are one of those people, you also probably, are over spending; because statistics show that you over spend by 18% or you spend 18% more when you use a piece of plastic because it is not real. There is no emotional attachment to plastic. If you are carrying money in your pocket and you pull a \$50 out you want to buy a pack of gum, you won't do it, you won't break a \$50 because it's real money. Swiping a card there is no emotional attachment. We are going to talk about that too. So that is the second thing. Don't hate me for that, but it's the truth. Probably the reality is it's the third reason why most people are still using credit cards.

Credit cards are your cushion. Credit cards are your emergency fund. You may be living paycheck to paycheck. Statistics say 7 out of 10 people in this room live paycheck to paycheck. You have no cushion, you have no buffer, you have no emergency fund, Visa picks up the slack. That is a difficult thing, because you have to change your attitude to a place where you become your own Visa. You supply your own slack, you supply your own cushion. How do you do that? Get a plan, and stick to it. Everybody say that with me; "Get a plan, and stick to it." What does the Bible say about planning? Let's take a look at the screen, Luke 14, this is Jesus, He says, "Suppose one of you wants to build a tower, won't you first sit down and estimate the cost to see if you have enough money to complete it." Jesus was talking about counting the cost. He was talking about discipleship and some other things, but again for us there is a principle here that we can learn from. Before you set out to do anything you have to sit down and figure out how much it is going to cost. You have to sit down and figure out the plan. Most people here, if you are going to take a 3 or 4 day trip, a vacation, you will sit down and meticulously plan out the route that you are going to take, where you are going to stop to get gas, where you are going to stop for a hotel, where you are going to stop to eat, and that is a 4 day plan. The reality is your financial path is lifelong and many of us don't plan at all, for it at all. You have to figure out what the plan is and how to attack it. So what do you have to do? You have to get a budget! Oh, the dreaded "b" word. Many people don't bother with a budget, you know the number one reason why people say they don't have a budget? They don't have any money. I don't have any money, I can't budget. Guess what? The amount of money you have is versed and proportional to the need you have for a budget. Let's think of an easier way to say that...It's more important to have a budget when you don't have very much money. It is critical to have a budget, because when you don't have very much money, and I have been there, you have to decide where every single dollar is going to go. You can't let any dollars loose out of the pen. Every single one of them has to have a purpose in your budget. Maybe you have never budgeted before, how do you do it. Well, talk to some people who know how to budget. I have helped plenty of people with budgeting I would be happy to help you. There are people in this church that have done

budgeting. There are people that are accountants, they know stuff, find those people and ask them. Read books, read books. Don't buy books, read books. Go to the library, it is free, last time I checked. You can even go to the bookstore, they have coffee there you can just sit down and read the whole book for 8 hours, they don't even care; I have done it before. Read books or go to a class. Go to a class, there are some great classes. Financial Peace University is a fantastic program, that is the program that helped me get out of the mess, it is a Biblical based program. Crown Financial Ministries is another one, but the point is maybe that is what you need to do.

We have done Financial Peace eight times, I have taught it several times. It is a good program to give you some real practical information about getting out of debt. I just checked online, here is the deal. Within 25 miles of this location there are 33 Financial Peace University classes starting in this area. 33 that are starting in the next few weeks. If you are mired in debt, you want to make a change, this lights a fire under you, you go online to DaveRamsey.com or FPU.com, find one of those classes. I am going to do something that we have never done in the church before, if you are from this church, and you go to FPU, we are going to pay for it. It is \$96. I am absolutely serious! Right now the elders just had a panic attack. :) Let me tell you how we are going to do this, okay, you go to the class, you bring us your certificate that says you finished the class and we will reimburse you for that class. That is how much we believe in it. Okay, that class is a lifelong membership once you sign up you can go as many times as you want, including all the materials. We will be doing Financial Peace University again, later this year, we are just not doing it right now. We will do it probably in the fall. Since this information is helpful I want you to know about doing that. Okay, that changes people's lives and it will change your life too. That is a commitment we make to you. That is a guarantee!

So let's review...First thing you have to do, decide no more credit. Second thing you have to do, get a plan and stick to it. What is the third thing you have to do? You have to get a backup plan. You have to get a backup plan because sometimes the first plan doesn't work so well. If you have never had a budget before you can't go from never having a budget to all of a sudden I am a budget expert. It just doesn't work. Without a backup plan your first budget may fall flat, and then you say "aww forget it, this doesn't work for me". What is another word for a backup plan? It is an emergency fund, everybody say "emergency fund". I like how you put the emphases in "emergency".

Turn in your Bible's to the book of Proverbs for just one second. Proverbs 6, as a side note the book of Proverbs has so much good stuff about money, so much practical stuff. If you don't read your Bible and you are looking for a place to start there are 31 chapters in the book of Proverbs, about 31 days in each month, whatever day it is, read that Proverbs. What is today? February 6th. Proverbs 6:6 "go to the ant you sluggard, (Solomon is not pulling any punches), consider it's ways and be wise, it has no commands, no overseer, yet it stores its provisions in summer and gathers its food at harvest." What is he saying? God designed this ant, and it doesn't have a commander, it doesn't have an overseer, but it is smart enough to know this, there is food in summer time, but in winter time there is no food. I better gather it now because later I won't be able to get it. What is the big principle for us? Life is full of ups and downs. Sometimes you are on the mountain, sometimes you are in the valley. Sometimes there is a bunch of money, sometimes there is none. Sometimes things are going great, sometimes things are going not so great. Cars break down, accidents happen. Medical needs happen.

Just this week, Monday my car broke down, \$476, thank you! The next day my wife calls me on the phone, my tooth really, really, really hurts. She has sort of been on the list for a root canal, she goes in on Tuesday, root canal. \$837, if my math is right that is \$1,313, between Monday and Tuesday that I wasn't planning on. Thank God that I have an emergency fund, because emergencies happen. Emergencies happen! How many of you have kids? Raise your hand. Okay, how many of you think that there is a trip to the emergency room somewhere in your future? Do you have money saved up for it? It is a virtual certainty! How many of you own cars? Raise your hand. Do cars break down? It is a virtual certainty. Do you have money set aside for that emergency? It is barely an emergency if you know it is going to happen. Do people get sick? Do people lose jobs? Are we in a recession? You have to save up for emergencies. You have to gather while things are good, cause there is a rainy day coming.

How much do you save? Let's get practical for a second. You need to do \$1,000 in an emergency fund and don't touch it except for emergencies. Is a new VCR an emergency? Who uses a VCR anymore? :) Is a new 8-track player an emergency? Let's get more current. Is a new 50-inch flat screen, plasma TV an emergency, cause today is the Super Bowl? No! That is not an emergency. \$1,000 in an emergency fund, that is step one. That is insurance for this new plan, that is your back-up plan. As soon as you put that budget into place something is going to happen to try and knock you off course. You need to be able to draw on that emergency fund so that you can keep your initial plan working. If you make less than \$20,000 make your emergency fund \$500. Make that \$500 if you are a single person, or if you are a student or whatever. The reality is this, eventually you are going to grow that money to a big emergency fund. That is your baby emergency fund. Your big emergency fund will be 3 to 6 months of your living expenses, that is after you are debt free. For most Americans that is about \$10,000-\$15,000. If you are sitting there thinking, Phil there is no way ever that I can have ten to fifteen thousand dollars sitting in the bank doing nothing. Then I would go, oh, I used to say that same thing. I used to say that same thing, no way could I dream of having money just sitting there, until I started these steps. You can do that that too!

Imagine this! Imagine this feeling, just close your eyes for a second and feel this... no debt, no payments, no car payments, no school loans, no credit cards, and ten to fifteen thousand dollars sitting in the bank. What does that feel like? It feels like taking a breath of fresh air. Don't dream about it, do it. You can do it! These steps can help you get there. So what do you have to do? What is step four?

Step four is pay off your debt. Pay off your debt. Most of you say, well many of you would probably say that can't happen. Debt is a part of my life, making payments is a part of my life. I used to say this myself. I will always have a car payment, it doesn't matter. I will always have a car payment. I am going to drive the car I want because I will always have a car payment. I will always have payments. I used to walk into a store, I wouldn't look at the price tag, I would say well, what will it cost me monthly. My life was based on monthly, instead of the price. That is sort of an attitude, it wasn't part of people's lives 25 to 50 years ago, it did not happen. You save up for the things you want and then you buy them. You have to pay off your debt. You have to pay off your credit card debt, your school loans, your car loans, your personal loans. How do you do it? Let's get practical. Use the debt snowball. Who knows the debt snowball? The debt snowball. The debt snowball is all about momentum. I am going to explain to you how it works. We are going to do a little lesson here on finances. Let's say you have the

following debts... Let's say you have \$2,100 that you owe to your parents, let's say that you have \$5,000 that you owe to Visa, let's say that you have \$900 that are medical costs, and let's say that you have \$12,000 on a car. With the debt snowball what you want to do is you want to rearrange that debt from lowest to highest. \$900 first, then the \$2,100, then the \$5000, then the \$12,000. Least to greatest. What you are going to do is you are going to use that budget and you are going to figure out what the minimum payments are on each of those things and then you are going to figure out what else you have available, what money is left over after you tightened that budget up so much. What money do I have left over? You are going to pay the minimum's on all those things, but that first debt, that \$900 you are going to put whatever is extra towards that one. So let's say the minimum payment on that \$900 medical is \$100, and then you have \$75 left over after you have tightened your budget down. Take that \$75 and put that towards the \$900. It would be paid off in 7 1/2 months. What you would do then is take that \$175 that you were paying on medical you would roll that down to the \$2,100 minimum that you were paying there. Okay? What happens is you start to pick up steam, it starts to progress, you start to see some success. I know what some of you are thinking, they would say, well you don't pay off medical bill because that would have very low interest, if any at all. You wouldn't pay off your folks next, because most likely, hopefully there is no interest, but that Visa might be, who knows at like 18%. Here is the reality, you are right mathematically, but mathematics didn't get you into this problem. Money is not mathematical. Are you ready for this? Money is emotional. Okay? So what you need to get the debt snowball rolling is some quick easy wins and victories.

When I started this with my wife we put it on the refrigerator, we listed those debts. Within a couple of months we had one of those paid off, we scratched it off of the list and we felt powerful, it felt good! If we would have started with our \$12,000 that we had on Chase at 29% we would have been paying on that forever, and we would have given up. Money is emotional. If you don't believe me we are going to look in our Bible's again to the book of Matthew, let's go there. Matthew 6, we used this verse last week, but we didn't go into detail. Matthew 6:19, "Do not store up for yourselves treasures on earth, for moth and rusts destroys and thieves break in and steal; but store up for yourselves treasures in heaven, where moths and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." Jesus is talking about priorities, in the immediate context he is talking about if you put your emphasis on gathering things on the earth then your heart is going to be here on the earth. If you put your emphasis on gathering things in heaven then your emphasis, your attitude and your heart will be in heaven. Again, this is a big principle for us. If all of our money is tied up in debt then where is our heart? Tied up in debt, like we studied last week the borrow is slave to the lender. Money and emotions go hand in hand. Jesus realized that money is not just mathematical, it is emotional. The debt snowball is very practical, if you take this to your financial genius buddy that works in the cubicle next to you he will tell you it is stupid, okay. Most of the time people are really good at giving financial advice. Find out how much debt they have at first before you take their advice. That is the reality! Take advice from somebody that has no debt, reads the Bible, and puts those principles into action.

So what do you do? How do you pay off your debt? How do you do it? I am paycheck to paycheck, I don't have any money left over, how do I pay off my debt. Well, Dave Ramsey, who teaches Financial Peace University, says there is a great place to go when you are broke, to work.

Step number 5, work, work, work. I think we should say that together, "work, work, work." The reality is this, you have the power to get yourself out of this jam. Chances are you got yourself into this jam, and you have the power to get out of the jam. Let's go back to the book of Proverbs, this time we will go to the 14th chapter. I could put this on the screen, but I want you to see these words. Proverbs 14:23; this is a great one if you are here at this place where you say okay, I want to do this, I want to get out of debt. You take this verse you write it on a 3 x 5 card, you tape it on your mirror, put it in your car, put it in your office cubicle. This is going to give you the power to do it. Proverbs 14:23 "All hard work brings a profit, but mere talk leads only to poverty." All hard work brings a profit. You were put on this earth to work. You were created for it. The first thing that God said to man, after He said be fruitful and multiply, He said you have to tend this garden. Then after we fell into sin our job was then to work the earth. Basically it is your job, it's your duty to work. That is what we are here for, and God has equipped you to do that. That is the number one weapon when it comes to getting out of debt, is working.

I remember talking to a guy, I was helping him move, and as we were putting stuff in the truck he kept going on and on about how bad things were and was asking me about this Financial Peace University class and all that. I said "tell me how much debt do you have?" He said \$6,000 in debt. Well, okay that is not so bad. I said, "well, how many hours a week are you working?" He said "Oh, it's a lot, 25." 25 hours a week! I said how old are you? He said 28. Alright, well you need to go, I can solve your problem right now, you can go to your manager and say I need 40 hours, if he doesn't give it to you then go get a different job. Then get another one after that, and another one after that, and one on the weekends. You will be out of this mess by the afternoon. Alright, not the afternoon, the summer. You can do this! Right now this might mean I need an extra job, I need an extra hours, I need overtime, I need 2 extra jobs. I need a job on the weekends. Whatever you need to do you can get out of this situation. You have to get creative too. Working doesn't mean just working a job, you can work to save money. I can give you an example, you know this Tuesday at the Loft we are sponsoring this thing called Creative Couponing. Okay, I have to say thanks to Pam Young, she put this thing together. There is a group of people that teach you how to do couponing. I am going to go, okay, there is a bunch of people going. It is free, it doesn't cost anything. That is another way that you can work to figure out, okay, maybe I can make my budget go farther if I can figure out ways to save money. I think there is some information in the weekly about that too. You have to be creative. Here is the thing, you say well, I don't want to work three jobs, I don't want to work 60-70 hours a week. You don't have to do that forever, you just have to do that until you get yourself out of the mess.

Here is a spiritual principle, it usually takes twice as long to get out of the mess as it did to get into it. Sometimes it takes 3 times as long. It is like falling into a hole, it only takes a couple of seconds to fall into a hole. It takes several minutes or more to get out of the hole, after you have dusted yourself off. That is the reality! Maybe it took you a year to get into the mess, now maybe it is going to take 2 to get out. Maybe it took you 5 years to get into a mess, maybe it will take you 10 to get out. I hope not, it is a long time, but if it is you can do it. You are equipped to do it. Using the debt snowball will help you to get out of debt faster. Working, working, working will make that snowball roll faster and bigger.

Step number 6...you need to set aside God's money first. Here is the deal, it is actually not step number 6, it is step number one, I just saved it to the end because I wanted you to buy into this message first. It's true. Step #1, you have to set aside God's money first, just like that illustration that Mike Rudy gave to us with the candy. All of the money that we have, all of the resources that we have they are all God's, they all belong to Him. He allows you to manage those resources for the time that you are here on this earth. They all belong to him anyway. God just asks for a bit of that back. If we are being stingy with those resources, the Bible talks about how blessings. In two weeks I am going to talk all about that. I am going to talk all about how God wants to bless you. He doesn't want to be stingy with the resources. He doesn't want to be with blessing. Sometimes that is what we are. So the first thing we have to do is put aside God's money first. Now we said it is emotional, check this out, money is also spiritual. Money is also spiritual. Billy Graham said it best, "the most theological book that you have in your possession, besides your Bible, is your checkbook. Because you can open up a checkbook and immediately tell where somebody's priorities are. You can immediately find out what they are interested in, and what they want to invest in." God wants to bless us, but He wants our priorities to be in the right place.

We will turn to one more passage in the Bible. We are going to go to the book of Malachi. Malachi is the last book in the Old Testament. If you want to find it, you can find Matthew and just turn back a little bit. Malachi 3:8 "Will a mere mortal rob God, yet you rob me? (this is God talking), but you ask how are we robbing you? In tithes and offerings. You are under a curse, your whole nation is robbing me. 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 flood gates of heaven and pour out so much blessing that there will not be room enough to store it." God is talking to the Israelites here, and the Israelites were by law, required to bring a tenth of their income to God. Now, we are not under that law, there is nothing that says that we need to bring a tenth to God or to the church. There is a principle here for us to look at. There is a principle. The Israelites were to set aside the first part of their earnings, I believe, and we will see this in a couple of weeks, that God expects us to do this. The amount is up to you, the amount is between you and God. That is not the critical thing, the critical thing is do you say alright as part of my financial freedom plan I am going to set aside a portion faithfully to give back to God; because I have faith in Him. The Bible says that when you do that He will throw open the doors of Heaven to bring a blessing to you. So much that you won't be able to contain it...There is more than money involved there. There is all kinds of blessings, but I believe that financially there is something there as well. This is sort of like spiritual insurance that you can put over this whole six step program. This is spiritual insurance to make sure that it works. God is the one who is writing the guarantee here. He says "go ahead and test me, see what I do!" If you have faith in God you will see He is always true to His word. Like I said, we will go over more of this in week 4.

I have seen this to be absolutely true in my own life. I can pinpoint the moment when our financial path turned around. I can pinpoint it, I can pinpoint it in my memory, I can pinpoint it in my checkbook. It is the moment that my wife and I decided that from now on we are never going to miss a tithe to the church. That will be the first thing we do. We had tried before, sometimes we would do okay, sometimes we wouldn't have any money left. Sometimes we would have to cut back to make our bills, at one point we said "we are in a huge mess". We got a hold of some of these principles and we decided from now on we are never going to miss.

Now, I don't say this to brag, I want to be a testimony about this, but from that moment July of 2005 to this day we have never, ever missed a tithe payment. Not one time! I don't brag about that because I know what God has done in my life, because the moment I did that He was true to His word and things started turn around.

I told you about the time that I hit rock bottom. Two weeks ago we went to Panera to meet with our new Financial Advisor, our other Financial Advisor had moved on to a different company so they assigned us a new one. So we sat across the table from this person that we had never met and we did our introductions and all that kind of thing. He said, well let's see how you are doing. He opened up his computer and he logged into the computer program that shows our account. There was an audible gasp as he looked at the screen. He said wow, you guys are doing okay. I said I hope so, I think we are doing alright. These are the words he said, "you guys are financial advisors dream client." Here is what got to happen, I got to share with him our story. I got to tell him about the path that we had taken. I got to tell him about some of the Biblical principles, the fact that I was a pastor and this was important to us. We had a chance to give God the glory for what is happening in our lives. Like I said this is not an I am here, and you are there or a bragging thing if I have anything to boast about it is the fact that God has been true to His word every single time. I want to say this because you can be there too. I have sat out in audiences like this and felt like it was hopeless and felt like I would never get there. I am here now, of course I am not perfect we struggle sometimes, sometimes we can't get the budget going, sometimes we fall short. We are in a whole new world, a whole new realm. The funny thing is when you take God at His word He blesses you. God gets the credit, and you get the effect of that credit. God gets the glory and you get the effect of that glory. It is like God gets the glory and you get the blessing. It wasn't something you did, it was something He did but you benefited from it.

So let's review...#1 set aside God's money first. #2, know more credit. #3: Get a plan. #4: Get a backup plan. #5: Pay off your debt, trust me you can do it. #6: Work, work, work.

I hope that you will join us for the next two weeks, next week we are going to talk about saving and investing. If you have some friends who have been challenged in this area, or even with the debt stuff invite them to church. Week after that we are going to talk about giving, and it is going to center around God's generosity. I promise you that it will not be a message that is going to make you feel bad about what you do and don't give to the church. That is a message you will understand what God wants out of His people and how much He wants to bless each one of you guys.