

**GOT PEACE?**  
**“THE HABITS FOR FINANCIAL PEACE”**

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## 8 HABITS FOR FINANCIAL PEACE...

### 1. REMEMBER GOD IS MY SOURCE

“Always remember the Lord your God, for it is he who gives you the ability TO PRODUCE WEALTH.” Deuteronomy 8:18 (NIV)

### 2. MAKE MONEY HONESTLY

“Dishonest money brings grief to the whole family.” Proverbs 15:27 (NLT)

“Wealth from get-rich-quick schemes quickly disappears; but wealth from hard work grows” Proverbs 13:11 (NLT)

### 3. HONOR GOD FIRST

**The Promise:** “Honor the Lord by giving Him the first part of all your income, and He will fill your barns ... to overflow!” Proverbs 3:9-10 (LB)

**The Purpose:** “The purpose of tithing is to teach you always to put God first in your lives.” Deuteronomy 14:23 (LB)

**The Place:** “Bring to My Storehouse a full tenth of what you earn... Test me in this, says the Lord. ‘I will open the windows of heaven for you and pour out all the blessings you need.’” Malachi 3:10 (NCV)

**The Plan:** “On the first day of every week put aside some of what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you earn.” 1 Corinthians 16:2 (LB)

### 4. SAVE MONEY WISELY

“The wise man saves for the future, but the foolish man spends whatever he gets.” Proverbs 21:20 (LB)

### 5. KEEP GOOD RECORDS

“Plan carefully and you will have plenty; if you act too quickly, you will never have enough.” Proverbs 21:5 (TEV)

“Riches can disappear fast...so watch your business interests closely. Know the state of your flocks and herds. Proverbs 27:23-24

- What do I owe?
- What do I own?
- What do I earn?
- Where does it go?

### 6. PLAN MY SPENDING

“... stupid people spend their money as fast as they get it.” Proverbs 21:20b (TEV)

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.” Proverbs 21:5 (NLT)

### 7. SET UP A REPAYMENT PLAN

“Don't withhold repayment of your debts.” Proverbs 3:27 (LB)

“Let no debt remain outstanding.” Romans 13:8 (NIV)

### 8. COMMIT IT ALL TO GOD

“Commit your work to the Lord, and then your plans will succeed.” Proverbs 16:3 (NLT)

“If God gives us wealth and property and lets us enjoy them, we should be grateful and enjoy what we have worked for. It is a gift from God.” Ecclesiastes 5:19 (TEV)

## ONLINE RESOURCES:

DaveRamsey.com – Click on tools

Joesangl.com – Click on tools

## READING RESOURCES:

Larry Burkett, *How to Manage Your Money*

Dave Ramsey, *The Total Money Makeover*

## TIME WITH GOD

Take a few minutes every day to read Scripture, pray, and answer some thought-provoking questions pertaining to this week's topic. This week's memory verse: *"For where your treasure is, there your heart will be also."* Matthew 6:21

### Monday

Look back over the message notes from this past weekend. Which of the 8 habits are easiest for you?

Which is a challenge?

Which verses are most difficult for you to apply? Which are easiest?

*Ask God to help you develop a balanced, biblical approach to finances this year!*

*Worship Him today for all His blessings on your life!*

### Tuesday

Read Matthew 6:19-24. What did Jesus discourage and why?

How do you "bank" in heaven?

What "two masters" is Jesus talking about in this context?

What did He say about serving them?

What masters most often fight for your allegiance?

In what ways can you master money?

How can you invest in eternity today?

*Spend time today asking God to help you evaluate your use of money according to Jesus' words in this passage. Thanks God for His blessings.*

### Wednesday

Read 1 Timothy 6:5-19. By most international standards, nearly all of us in California are rich. What command is given to us in verse 18?

How do people put their hope in riches?

What does Paul tell Timothy to pursue? How do you do that?

How is this different from what our culture tells us to pursue?

What "principle to live by" do you find in this passage?

*Thank God for giving you everything for your enjoyment. Ask Him to help you put your hope not in riches, but to enjoy what you have as His gift to you.*

*Ask Him to help you pursue faith and godliness.*

### Thursday

Read Exodus 20:17. How is the problem of "coveting" related to many money problems? What other problems can it lead to?

What do you "covet"?

In what areas have you overcome covetousness in your life?

Read Proverbs 3:9,10. How can you practice this?

How does this help keep your heart in line regarding money?

*Ask God to help you do a "fearless inventory" of your soul regarding covetousness today. Ask God to give you a contented spirit.*

### Friday

Read Matt. 18:20. Where does Jesus say He will be?

Have you ever felt the presence of Christ in a gathering of Christians? What happened?

Read Matt. 25:35-40. How do we encounter Jesus when we serve others?

This week look for opportunities to help others, and view these times as if you were helping Jesus himself-- because that's how he views them!

*Thank God for a healthy church! Pray for the continued health of churches in our area, including our own!*

### Saturday

*Please pray for the services this weekend. Pray for the continued vitality of our ministry at Bayside West Community.*