



Stop Living Paycheck to Paycheck

Listen: Thirteen debts and falling further behind...

Our Tension: We, who have a heart for God, many times, like the rest of America, are going about the use of money all wrong.

Foundational Bible Truth about Wealth: *We must be faithful stewards...of all that God entrusts to us because it is His—it is not ours.*

- Deut 8:17, 18:
- Psalm 24:1:
- Haggai 2:8:
- Matthew 25:21:
- Romans 11:36:
- James 1:17:
- Psalm 50:10:

- 1 Corinthians 4:1,2: The stewardship of God's truth demands faithfulness. And the stewardship of God's wealth demands faithfulness.

New Actions will lead to New Outcomes—Q and A about faithfulness in stewardship:

Some Sterling Resources: (Cont'd / see over)

Some Sterling Resources:

- Christian financial counseling: call Marilyn Meyers at CBC for CBC counselor resource.
- Spiritual Formation Class on Financials (winter term, begins January 2010): call Marilyn Meyers if interested. (281-469-6063)
- www.crown.org
- www.financialpeaceuniversity.com
- www.generousgiving.com

Some high-leverage initiatives in personal finances:

- Invest in relationship with God and therefore draw your heart toward God because you are investing in Him. Matthew 6:19.
- Go to the three web sites above and learn about the wise use of finances.
- Execute the strategies of Financial Peace University.
- Create and live on a budget.
- Get out of debt.
- Give generously.
- Save faithfully.
- Cap your lifestyle.
- Simplify your lifestyle.
- Create and use a “New purchases cooling down list.”
- Go on a spending fast.
- Buy things for usefulness and not for status. (Richard Foster)
- “Use it up, Wear it out, Make it do, Do without.” (Amish Proverb)
- Always focus on total cost of an item—not on the monthly payment amount.
- Practice “focused intensity over time.” (Dave Ramsey)

“Walking Papers”

Practical helps for walking the Christian walk each day this week.

Foundational Bible Truth about Wealth: *We must be faithful stewards...of all that God entrusts to us because it is His—it is not ours.*

- **Today:** What must you do to fully accept that everything is God’s?
- **Monday:** How would you feel if someone was using your stuff the way you are using God’s stuff? Would you consider them to be good stewards of your stuff?
- **Tuesday:** Cruise around www.financialpeaceuniversity.com. Any applications?
- **Wednesday:** Cruise around www.crown.org. Any applications for you?
- **Thursday:** Cruise around www.generousgiving.com. Any applications for you?
- **Friday:** What are one or two specific action items God is calling you to?
- **Saturday:** Who will hold you accountable for taking these actions?

Note for Connection Groups: The full study guide for small group and personal study is available at: www.cypressbible.org and then click on “Get Connected” and the link is on that page.