

dollars & sense

practical help in
managing your money

Part 1 – Beginning The Journey To Financial Freedom

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I. HOW DO I KNOW IF I AM IN FINANCIAL BONDAGE?

At the end of each of the following you might consider writing a number between 1–5 on the line provided. 1 = I don't have this problem at all. 5 = I greatly struggle with this one!

A. **Worry** over money. _____

Matthew 6:24-25 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. 25 "Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?"

B. Overdue **bills**. _____

C. Personal **habitual** financial discontentment. _____

Hebrews 13:5 "Keep your lives free from the love of money and be content with what you already have."

D. **Envy** is the desire to have what someone else has. _____

E. Not saving any money. _____

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

F. Frequently **arguing** with someone you love over finances. _____

G. Dishonesty with money. _____

H. Make **new loans** to pay off old ones. _____

I. Get rich **quick** schemes. _____

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

Proverbs 28:22 "A greedy person tries to get rich quick, but it only leads to poverty." (NLT)

J. Inability or unwillingness to help others in need. _____

1 John 3:17-18 "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? ¹⁸ Dear children, let us not love with words or tongue but with actions and in truth."

II. GETTING STARTED ON THE ROAD TO FINANCIAL FREEDOM.

As we begin this series, would you consider one or more of these as this week's action steps for the back of the Worship Card?

A. Transfer **ownership** of your finances to God.

Psalms 24:1 "The earth is the Lord's, and everything in it, the world, and all who live in it..."

Matthew 6:24 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

B. Commit to **obey** God's principles of money management.

John 8:32 "...you will know the truth, and the truth will set you free."

Freedom comes by knowing and **doing** God's truth.

C. Commit to formulating or revising a **plan** for financial freedom.

Proverbs 21:5 "The plans of the diligent lead to profit as surely as haste leads to poverty."

D. Commit to some specific financial **principles**.

1. Eliminate impulse spending.

Proverbs 21:5 "The plans of the diligent lead to profit as surely as haste leads to poverty."

2. If You Don't Have **Peace**, Don't Buy.

3. Limit **credit**.

4. Set the goal of honoring **God** with how you use your money.

The Action Steps I Will Take This Week Are...

1. I am transferring ownership of my finances to God. I am recognizing that God owns everything and I am a steward of some of those possessions.
2. I commit to open my heart to and obeying God's principles of money management that we will be exploring each of the four Sundays of this series.
3. I commit to formulating or revising a plan for financial freedom and then working out that plan in my life.
4. I commit to four specific financial principles of learning how to eliminate impulse spending, obeying the "peace" God gives me, learning how to limit credit and desiring to honor God with my money.
5. I will try my best to attend the rest of this series to hear what the Bible has to say about obtaining greater financial freedom.

CDs and DVDs of today's sermon or previous sermons are available for purchase after the service at our Water's Edge Resource Center.

Notes:
