



Proverbs 24:15-16

Don't wait in ambush at the home of the godly, and don't raid the house where the godly live. The godly may trip seven times, but they will get up again. But one disaster is enough to overthrow the wicked. (NLT)

Don't interfere with good people's lives; don't try to get the best of them. No matter how many times you trip them up, God-loyal people don't stay down long; Soon they're up on their feet, while the wicked end up flat on their faces. (The Message)

Checking In:

1. Take this financial literacy quiz.
https://www.finra.org/financial_literacy_quiz
2. Talk with a family about your results. How do you feel? What do you think? Why?
3. Do you think that you are prepared for a financial storm? Why or why not?
4. What steps can you take to better prepare for a financial storm?

"AN INVESTMENT IN KNOWLEDGE PAYS THE BEST INTEREST." - BENJAMIN FRANKLIN

LESSONS FROM PROVERBS 24:16

1. Write lessons you think we can learn from Proverbs 24:16.
2. Share them with a friend.

APPLICATION

DECIPHER THE CODE

Use free online resources or books from your local library to learn about income, savings, budgeting, and debt.

LOCATE YOURSELF ON THE FINANCIAL MAP

- 1) List Your Income: Write down all your sources of income.
- 2) Track Your Expenses: Track every penny you spend for one month.
- 3) Calculate Your Debt: Write down all the money you owe, whether it's student loans, credit card debt, or money borrowed from family or friends.
- 4) Identify Your Assets: List your capital.

MAKE MOVES

- 1) Set Your Destination: Establish clear, specific financial goals.
- 2) Break It Down: Break your larger goals into smaller, manageable steps.
- 3) Prioritize Your Actions: Not all actions have the same impact.
- 4) Follow Your Roadmap: Once you have your roadmap, stick to it.
- 5) Celebrate Your Progress: Take a moment to celebrate as you hit your targets.

REFLECT & REMIX:

- 1) Schedule time every month to go through your financial progress.
- 2) Take note of what's working and what isn't.
- 3) Learn from Mistakes: What can you do differently?
- 4) Be flexible and willing to change your strategy.
- 5) Take time to celebrate as you reach your goals.

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