



Tell Your Money Where to Go

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“Careful planning puts you ahead in the long run; hurry and scurry puts you further behind.” Proverbs 21:5 (MSG).

“The plans of the diligent lead to profit as surely as haste leads to poverty.” Proverbs 21:5 (NIV).

IF I DO NOT TELL MY MONEY WHERE TO GO, IT WILL TELL ME WHERE I CANNOT GO.

1. What is your current view of how you handle your money? Are you handling it, or is it handling you?

- Setting aside on purpose - budget 1 Corinthians 16:2

2. What is your initial reaction to the concept of budget?

3. What does 1 Corinthians say about purposely setting aside funds for giving?

- What a Jesus-shaped budget does
 - A. Budget shows me the truth - you cannot fix what you cannot face Hosea 4:6a (MSG).

4. When was the last time you really looked at where your money is going?

5. What truth about the way you handle your finances have you been avoiding?

- B. A budget puts God first Matthew 6:33
1. GIVE – I honor God and put my money on mission first.
 2. SAVES – I build future margin and wisdom.
 3. LIVE – I cover real-life expenses.
 4. ATTACK DEBT – I get aggressive about freedom.
 5. ENJOY – I plan fun so it does not sabotage everything else.

6. Does your current money handling line up with the above?

7. Which one of the above is missing from your money handling?

- C. Budget sets you up for freedom, not merely survival Galatians 5:1

8. How can you become enslaved to your financial situation?

- D. Building a simple 30-day budget Matthew 7:24-27
- Step 1: face your current financial situation
 - Step 2: create a zero-based 30-day plan
 - GIVE – pick a real percentage (tithe if you're ready, or a clear faith step toward it)
 - SAVE – small emergency fund or specific savings goal.
 - LIVE – rent/mortgage, utilities, food, transportation, insurance.
 - ATTACK DEBT – minimums plus extra on one targeted debt.
 - ENJOY – planned fun and rest.
 - Step 3: Share with someone safe
 - Step 4: Stick with it for 30 days

9. Who will you discuss your 30-day budget with?