

# Thrive Financially

Financially thriving is less about \_\_\_\_\_  
than it is about \_\_\_\_\_.

P \_\_\_\_\_

With God I can... (i.e., with God I can do anything He wants me to do)

God is the \_\_\_\_\_

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

Not just in \_\_\_\_\_

*"But you say it is all right for people to say to their parents, 'Sorry, I can't help you. For I have vowed to give to God what I would have given to you.' In this way, you let them disregard their needy parents. And so you cancel the word of God in order to hand down your own tradition. And this is only one example among many others." Mark 7:11-13 (NLT)*

He has appointed me the \_\_\_\_\_

*"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" Luke 16:10-12 (NIV)*

This begs the question: Can God \_\_\_\_\_ me?

God is more interested in \_\_\_\_\_ with what I have than \_\_\_\_\_.

Three things I can do with \_\_\_\_\_:

- 
- 
- 

The \_\_\_\_\_ in which you do these is critical.

P \_\_\_\_\_

Steps for getting from \_\_\_\_\_ to \_\_\_\_\_  
In financial terms, this is called a \_\_\_\_\_.

## Baby Steps – Dave Ramsey

- \$1,000 to start an \_\_\_\_\_
- Pay off \_\_\_\_\_
- \_\_\_\_\_ of expenses in savings
- \_\_\_\_\_ of household income
- College funding for children
- Pay off \_\_\_\_\_
- Build \_\_\_\_\_ and \_\_\_\_\_

## The Goal

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'"  
Matthew 25:23 (NIV)

# Thrive Financially

Financially thriving is less about education  
than it is about behavior.

Income

Expenses

## Perspective

With God I can... (i.e., with God I can do anything He wants me to do)

## God is the owner

*“The earth is the Lord’s, and everything in it, the world, and all who live in it.” Psalms 24:1 (NIV)*

## Not just in name

*“But you say it is all right for people to say to their parents, ‘Sorry, I can’t help you. For I have vowed to give to God what I would have given to you.’ In this way, you let them disregard their needy parents. And so you cancel the word of God in order to hand down your own tradition. And this is only one example among many others.” Mark 7:11-13 (NLT)*

## He has appointed me the manager

*“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?” Luke 16:10-12 (NIV)*

This begs the question: Can God trust me?

God is more interested in what I do with what I have than what I have.

## Three things I can do with God’s money:

- Give
- Save/Invest
- Spend

The order in which you do these is critical.

## Plan

Steps for getting from here to there

In financial terms, this is called a budget.

## **Baby Steps – Dave Ramsey**

- \$1,000 to start an Emergency Fund
- Pay off all debt
- 3 to 6 months of expenses in savings
- Invest 15% of household income
- College funding for children
- Pay off home early
- Build wealth and give generously

## **The Goal**

“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’” Matthew 25:23 (NIV)



**“Making the next 10 years, the best 10 years...”**

## **2 Essentials**

1. Perspective  
With God I can...
2. Plan  
Steps for getting from here to there

## **F.A.I.T.H. Goals Are:**

- \* Focused – the words “*more*” and “*less*” are not specific!
- \* Attainable – Unrealistic goals only discourage.
- \* Individual – You can’t set goals for others!
- \* Trackable – Can I chart my progress? What’s my end date?
- \* Heart Felt – Does this goal motivate me? Am I passionate about it?

**Physical health:** How would I like to be healthier?

**Spiritual health:** How would I like to grow?

**Intellectual (mental) health:** What would I like to learn?

**Relational health:** Which ones do I want to improve?

**Vocational (work) health:** What new skills do I want to learn this year?

**Financial health:** What do I want to change?