

A FRIEND IN NEED

“Dealing With Financial Problems” – Part 3 of 4

February 16, 2025

“Ah! you who store up what is not yours: how long can it last? You who load yourself down with collateral. Will your debtors not rise suddenly? Will they not awake, those who make you tremble? You will become their spoil!”

Habakkuk 2:6-7 (NABRE)

DANGER SIGNS

1. LIVING ON _____ INSTEAD OF CASH

“Don't withhold repayment of your debts. Don't say 'some other time,' if you can pay now.” **Proverbs 3:27-28 (LB)**

- Shows a lack of contentment (**Luke 3:14**)
- Presumes on the future (**Proverbs 27:1**)

2. _____ PAYMENTS OR PAYING THE MINIMUM DUE

“Let no debt remain outstanding.” **Romans 13:8 (NIV)**

3. _____ TO TITHE AND SAVE

“Will a mere mortal rob God? Yet you rob me. But you ask, 'How are we robbing you?' In tithes and offerings.” **Malachi 3:8 (NIV)**

“The wise man saves for the future, but the foolish man spends whatever he gets.”
Proverbs 21:20 (LB)

4. UNABLE TO PAY _____

“Give back to Caesar what is Caesar's, and to God what is God's.”

Matthew 22:21 (NIV)

5. EXTRAVAGANT _____

“Indulging in luxuries, wine, and food will never make you wealthy.”

Proverbs 21:17 (GN)

6. ALWAYS LOOKING FOR _____ - _____ IDEAS

“Steady plodding brings prosperity; hasty speculation brings poverty.”

Proverbs 21:5 (LB)

“Dreaming instead of doing is foolishness.” **Ecclesiastes 5:7 (LB)**

STEPS TO FREEDOM

1. _____ TO BECOMING DEBT FREE NOW!

"The wicked borrow and do not repay..." Psalm 37:21 (NIV)

2. START PAYING GOD & MYSELF _____ (10/10/80)

Tithing & Saving: Malachi 3:8-11, Proverbs 3:9-10, 1 Corinthians 16:1-2, Proverbs 21:5, 20

"The purpose of tithing is to teach you always to put God first in your lives."

Deuteronomy 14:23 (LB)

3. _____ ALL I OWN, OWE, & EARN

"By wisdom a house is built, and through understanding it is established"

Proverbs 24:3 (NIV)

4. HAVE A _____

"Get rid of every idol..." Ezekiel 20:7 (LB)

5. SET UP A _____ PLAN

"Good planning and hard work lead to prosperity..." Proverbs 21:5 (NLT)

"Get advice if you want your plans to work." Proverbs 20:18 (NCV)

6. DECIDE TO DO IT IN _____ THE TIME

"What is impossible with men is possible with God." Luke 18:27 (NIV)

7. ADD NO NEW _____

"Be content with what you have..." Hebrews 13:5 (NIV)

8. SHARE MY PLAN WITH MY _____

"When a man is trying to please God, God makes even his worst enemies to be at peace with him." Proverbs 16:7 (LB)

9. _____ TO IT

"Let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don't get discouraged and give up." Galatians 6:9 (LB)