

Stretch Five: Surviving a Financial Crunch

Text: Proverbs 16:8

Introduction:

money : something generally accepted as a medium of exchange, a measure of value, or a means of payment (<http://www.m-w.com/dictionary/money>).

debt : something owed : **OBLIGATION**; a state of owing

A common misnomer is that money is the root of evil—it is not *money*, but the “*love of money*” (1 Timothy 6:10). It seems that people, including Christians, seek after money to help them get things. Too often Christians seek personal gain first, rather than God’s kingdom, causing them to live outside their means. Others seem to be “cursed” with bad financial “luck.” Whatever state one’s finances are in, there are some general principles that will help a Christian survive a financial crunch. We must remember that God does not promise us great prosperity (a popular false “gospel”). Let this study serve as a reminder of how a Christian ought to approach finances.

I. Keep the Right Perspective of Your Finances – Proverbs 18:11-12

A. Honor the _____ – Proverbs 3:9; 2 Corinthians 9:7

1. Give tithes and _____ – Malachi 3:8, 10; Mark 12:42-43
2. Notice God’s _____ – Proverbs 3:10

B. Earn and receive money honorably – Exodus 20:15;

C. Remember _____

1. Meet _____ – Leviticus 19:9; 1 John 3:17
2. Leave an _____ – Proverbs 13:22

D. Prevent debt – Proverbs 22:7, 26

II. Learn To Be Content – Philippians 4:11

A. Seek God’s _____ – Matthew 6:33

1. Acknowledge _____ and your part in it – Matthew 6:9
2. Pray that you can _____ it – Matthew 6:10

3. Recognize your _____ come from it – Matthew 6:11
 4. Make _____ into it – Matthew 6:19-20
 5. Keep your _____ in it – Matthew 6:21
 6. _____ for it – Matthew 6:24
 7. _____ in it – Matthew 6:25
- B. See the blessings that cannot be _____ – Psalm 68:19; 103:2; 116:12
- III. Prepare for the _____ – Joseph; Proverbs 6:8; 10:5; 20:4
- IV. Have a Plan to Get Back into “the Black” – Proverbs 22:7
- A. Signs of financial _____
1. When the temptation is to pay _____ rather than to give to God.
 2. _____% or more of income is needed to pay accumulated debts.
 3. Debts continue to _____.
 4. Requesting to _____ out payments or payoffs.
 5. Bills seem to go _____ each month.
- B. Ways to dig out of _____
1. _____ all debts.
 2. Do _____ make any credit purchases.
 3. Go to a _____ system for daily expenses.
 4. Pay off the _____ debts first.
 5. Communicate with _____.
 6. _____ unnecessary items to pay debts.
 7. _____ expenses.
 8. Get an additional part-time _____.

9. _____ for God's help.

V. Establish a Workable Budget

A. Simplified Budget

1. Give ____%+ to the Lord's work.
2. Save ____% (or something).
3. Live on the other ____% (or what is left).

B. Expanded Budget Process

1. List all expenses and compare them with _____.
2. If necessary, seek to reduce expenses and/or increase income to _____ your financial goals.
3. _____ plan to give to God.
4. Set _____ amounts.