

8. I WILL SHARE MY PLAN WITH MY _____.

"When your ways please the Lord, He will make your enemies into friends." **Proverbs 6:7 (GN)**

9. I WILL DON'T _____.

"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)

"Having canceled the charge of our legal indebtedness, which stood against us and condemned us; he has taken it away, nailing it to the cross." **Colossians 2:14 (NIV)**

I WILL _____ MY LIFE AND MY DESIRES
TO GOD TODAY!

MY NEXT STEP TODAY IS:

- I will recite **Romans 13:8 (NIV)** at least 3 times daily
- I will accept Christ for the first time or recommit my life to Christ
- I will join the New Life church family
- I will write out my Snowball Debt list and position it so I can see it daily

Please scan the QR codes below to access the connection card and giving link:



Connection Card



Giving Code

Managing Our Finances God's Way

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Part 5 of 6, pastor@newlifeestl.com

"Just as the rich rule the poor, so the borrower is servant to the lender." **Proverbs 22:7 (NLT)**

"You were bought at a price; do not become slaves of men."

1 Corinthians 7:23 (HCSB)

DANGER SIGNS: ENTERING THE DEBT TRAP WHEN:

1. WE ARE LIVING ON _____ INSTEAD OF PAYING CASH.

"Don't withhold repayment of your debts. Don't say some other time, if you can pay now."

Proverbs 3:27-28 (LB, Paraphrased)

2. WE ARE DELAYING _____ OR PAYING MINIMUM DUE.

KEY VERSE: *Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.* **Romans 13:8 (NIV)**

3. WE ARE UNABLE TO TITHE OR _____.

"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)**

4. WE ARE UNABLE TO _____.

"Give to Caesar what is Caesar's, and to God what is God's."
Matthew 22:21 (NIV)

5. WE INDULGE IN EXTRAVAGANT _____.

"Indulging in luxuries, wine, and rich food will never make you wealthy."
Proverbs 21:17 (GNB)

"Don't be one of those who enter agreements, who put up security for loans. If you have no money to pay, even your bed will be taken from under you." **Proverbs 22:26–27 (HCSB)**

6. WE ARE LOOKING FOR _____ IDEAS.

"Steady plodding brings prosperity; hasty speculation brings poverty."
Proverbs 21-5 (GN)

- Avoid gambling and lottery
- Avoid something for nothing opportunities

7. WE NEED SOMEONE TO _____ A LOAN.

"It is poor judgment to countersign another's note, to become responsible for his debts." **Proverbs 17:18 (LB, Paraphrased)**

"It's stupid to guarantee someone else's loan." **Proverbs 17:18 (CEV)**

"My child, suppose you agree to pay the debt of someone, who cannot repay a loan. Then you are trapped by your own words, and you are now in the power of someone else. Here is what you should do: Go and beg for permission to call off the agreement. Do this before you fall asleep or even get sleepy. Save yourself, just as a deer or a bird tries to escape from a hunter." **Proverbs 6:1–5 (CEV)**

STEPS OUT OF THE DEBT TRAP

1. I _____ TO BECOMING DEBT FREE NOW!

"Evil men borrow and cannot pay it back! But the good man returns what he owes with some extra besides."

Psalms 37:21 (LB, Paraphrased)

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

**Tithing & Saving - Matthew 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. I LIST ALL MY _____ USING THE SNOWBALL TECHNIQUE.

"By wisdom a house is built, and through understanding it is established." **Proverbs 24:3 (NIV)**

4. I WILL HAVE A _____.

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

5. I WILL SET UP A _____.

"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. I WILL DECIDE TO DO IT IN HALF THE _____.

"What is impossible with men is possible with God."

Luke 18:27 (NIV)

7. I WILL ADD NO NEW _____.

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