

**MEMORY VERSE:**

*If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you.*

**James 1:5 (NIV)**

**I WILL \_\_\_\_\_ MY LIFE TO GOD TODAY!**

**MY NEXT STEP TODAY IS:**

- I will memorize **James 1:5 (NIV)**
- I will accept Christ for the first time or recommit my life to Christ
- I will join the New Life church family
- I will select a plan this week
- I will add no new debt
- I will resist the urge to splurge
- I will take time to pray about each decision
- I will look for ways to be generous

**Join us next week as we continue our new sermon series:**

**Shifting Gears in the New Year  
Relationship Shift: Overcoming Conflict**

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



Connection Card



Giving Code

# SHIFTING GEARS IN THE NEW YEAR

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*(Jesus) "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"*

**Luke 16:11 (NIV)**

*"Leave behind your foolishness and begin to live; learn how to be wise." Proverbs 9:6 (LB)*

## Signs I Am Not Making Wise Financial Decisions:

- My debt is growing or I'm making the minimum payments.
- If I miss one paycheck and I can't pay my rent or bills.
- My spouse and I fight constantly over money.
- I don't put money into my savings or retirement.
- I made at least one impulsive purchase last week.
- Because of my financial situation, I can't obey God.
- I'm constantly stressed about money.

## 5 Game Changing Decisions to Financial Peace

### 1. CHOOSE A GODLY PLAN OVER \_\_\_\_\_ HOPE.

*"Wise people think before they act; fools don't—and even brag about their foolishness."* **Proverbs 13:16 (NLT)**

- **Do I have a monthly budget that tells my money where to go?**

### 2. CHOOSE \_\_\_\_\_ OVER CREDIT.

*"Owe no one anything except to love one another, for he who loves another has fulfilled the law."* **Romans 13:8 (NKJV)**

- **Did I pay off my credit card completely this month?**

### 3. CHOOSE DISCIPLINE OVER \_\_\_\_\_.

*"The wise store up choice food and olive oil, but fools gulp theirs down."* **Proverbs 21:20 (NIV)**

- **Did I make an unplanned and unneeded purchase this week?**

### 4. CHOOSE FAITH OVER \_\_\_\_\_.

*"The wise are cautious and avoid danger; fools plunge ahead with reckless confidence."* **Proverbs 14:16 (NLT)**

*"That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn't life more than food, and your body more than clothing? Look at the birds. They don't plant or harvest or store food in barns, for your heavenly Father feeds them. And aren't you far more valuable to him than they are? Can all your worries add a single moment to your life? And why worry about your clothing? Look at the lilies of the field and how they grow. They don't work or make their clothing, yet Solomon in all his glory was not dressed as beautifully as they are. And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith? So don't worry about these things, saying, What will we eat? What will we drink? What will we wear? These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need. So don't worry about tomorrow, for tomorrow will bring its own worries. Today's trouble is enough for today."* **Matthew 6:25–34 (NLT)**

- **Do I worry about money every day?**

### 5. CHOOSE \_\_\_\_\_ HANDED LIVING OVER CLOSED HANDED LIVING.

*"There will always be poor people in the land. Therefore I command you to be openhanded toward your fellow Israelites who are poor and needy in your land."*

**Deuteronomy 15:11 (NIV)**

- **Do I make excuses not to give?**