

Mind Your Own Business



Message 2 - Act Your Wage

Some pretend to be rich, yet have nothing;
Proverbs 13:7a (NRSV)

Better to be a nobody and yet have a servant than pretend to be somebody and have no food. Proverbs 12:9 (NIV)

What Is the Real Cost?

- The Average American owes \$_____ in credit card debt
- If I pay \$141.62 per month on \$8100 at 19.8% = _____ years.
- If I invest \$8100 at 12% for 40 years = \$_____

Get Control of Your Money

Like a city whose walls are broken down is a man who lacks self-control. Proverbs 25:28 (NIV)

A person without self-control is like a house with its doors and windows knocked out. Proverbs 25:28 (MSG)

- Learn to say “___” now so that later you can say “_____”.
- Pray before you pay.
 - Under \$100 Wait ___ days
 - \$100 - \$1000 Wait ___ week
 - Over \$1,000 Wait ___ month

Your Business Plan

The plans of the diligent lead to profit as surely as haste

leads to poverty.

Proverbs 21:5 (NIV2011)

1. Build an “_____” fund.
2. Eliminate _____.

Debt Snowball

Debt	Total Owed	Min. Payment	New Payment
Sears (19%)	\$450	\$50	50+200=250
BonTon (19%)	\$650	\$30	30+250=280
Parents (0%)	\$1600	\$200	200+280=480
Visa (18%)	\$1800	30	30+480=510
Car (10%)	\$7000	\$400	400+510=910
School	\$9000	\$200	200+910=1110

- Payoff paying minimum payments = _____ months
- Debt snowball payoff = _____ months
- \$1,100 invested at 12% for 99 months = \$_____

3. Build the _____ fund.

Who Are You Serving?

No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.

Matthew 6:24 (NLT)

My Next Step Today Is To...

- Turn my life over to Jesus, finding freedom that will impact every area of my life.
- Begin working on my “Personal Business Plan”
- Commit to say “no” so that later I can say “yes”.
- Meditate on and/or memorize Proverbs 21:5