

# **Life Management 2**

# **Achieving Destiny**

**Student Manual**

# **Life Management 2**

## **Achieving Destiny**

### **Contents**

<b>Lesson 1 – Stewardship.....</b>	<b>3-5</b>
<b>Lesson 2-3 – Setting Goals &amp; Establishing Priorities.....</b>	<b>6-11</b>
<b>Lesson 4 – Organization.....</b>	<b>12-15</b>
<b>Lesson 5-6 – Time Management.....</b>	<b>16-22</b>
<b>Lesson 7-8 – Prosperity and Success.....</b>	<b>23-27</b>
<b>Lesson 9-10 – Managing Financial Resources.....</b>	<b>28-33</b>
<b>Lesson 11-12 – Freedom from Financial Bondage.....</b>	<b>34-37</b>

# Lesson 1

## Stewardship

**Key Thought:** Life management and achieving destiny is a matter of stewardship.

**Key Verse:** *Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's.*

I Corinthians 6:19-20

### I. What is a steward?

- A. The dictionary defines a steward as “a person entrusted with \_\_\_\_\_ of estates and affairs not his own; an administrator.”
- B. The New Testament word translated “steward” means “the \_\_\_\_\_ of a household or household affairs; a manager” (I Cor. 4:1-2; I Pet. 4:10).
- C. A steward is an individual who has been \_\_\_\_\_ by an owner to oversee possessions, property and household affairs.
- D. Stewards were common in the biblical culture. Most wealthy people and rulers had stewards to whom they entrusted the \_\_\_\_\_ of personnel and property.
1. Abraham had Eliezar (Gen. 15:2). He proved to be \_\_\_\_\_ (Gen. 24:1-9).
  2. Elisha had Gehazi (II Kgs. 4:12). He proved to be an \_\_\_\_\_ steward (II Kgs. 5:20-27).

### II. How is this concept of stewardship seen in the believer's relationship to God?

- A. God is \_\_\_\_\_ of all things (Gen. 14:19; Job 41:11; Ps. 24:1; 50:10-12; 89:11; Hag. 2:8).

As the owner of all things, God is:

1. The \_\_\_\_\_ or source (Jam. 1:17-18; Acts 17:25).
2. The One to Whom \_\_\_\_\_ is given (Rom. 14:12).

*So then each of us shall give account of himself to God.* Romans 14:12

3. The \_\_\_\_\_ or the One who pays the accounts (Heb. 11:6).

- B. The believer is a steward (Mt. 25:14-30; Luke 19:11-26). As a steward, the believer is:

1. The \_\_\_\_\_ (I Cor. 4:7).
2. Accountable and \_\_\_\_\_ to the owner (Rom. 14:12; Luke 16:2).
3. The one rewarded for \_\_\_\_\_ (Mt. 25:21, 23).

### **III. What are the different realms in which stewardship is to be recognized and practiced?**

- A. Stewardship involves, first of all and most importantly, a giving of \_\_\_\_\_ back to God (I Cor. 6:19-20; Rom. 12:1).
- B. Stewardship involves a wise and honorable use of one's \_\_\_\_\_ (Ps. 90:10-12; Pro. 24:30-34).
- C. Stewardship involves a wise investment and cultivation of individual \_\_\_\_\_ (Mt. 25:14-30).
- D. Stewardship involves a proper understanding and use of one's \_\_\_\_\_ (Mt. 6:19-21; Col. 3:1-2).
- E. Stewardship involves a careful and purposeful use of all \_\_\_\_\_ (II Cor. 9:6-8).

### **IV. What is a definition of Christian stewardship?**

Stewardship is the practice of \_\_\_\_\_ giving of time, abilities and material possessions based on the conviction that these are \_\_\_\_\_ from God to be used in His service for the benefit of His kingdom. It is a divine/human \_\_\_\_\_, with God as the senior partner. It is a way of living; the recognition of God's ownership of one's person, powers and possessions and the faithful use of these for the advancement of Christ's kingdom in this world.

### **V. What are the primary qualities of a good steward?**

- A. Faithfulness and loyalty (I Cor. 4:1-2; Mt. 21:40-41).
- B. Industriousness (Mt. 25:26; Rom. 12:11).
- C. Discipline and obedience (Col. 3:22-24; Tit. 2:9).
- D. Fruitfulness and productivity (Mt. 25:20).
- E. Humility and a servant's heart (I Cor. 4:7; Mark 10:43-45).

### **VI. What truths did Jesus emphasize in His teaching on stewardship?**

Jesus' main teaching on stewardship is found in two key parables in **Matthew 25:14-30 and Luke 16:1-13.**

These accounts bring out the following truths:

- A. If we do not \_\_\_\_\_ what God has given us, we will \_\_\_\_\_.
- B. God expects us to use our talents to bring \_\_\_\_\_ to His kingdom.
- C. God expects us to use great \_\_\_\_\_ as we use our talents.
- D. We are responsible to \_\_\_\_\_ all that God has made it possible for us to become in Christ.
- E. Even though God does not appear to be giving direct oversight to what we are doing, there will be a day of reckoning or \_\_\_\_\_.
- F. The \_\_\_\_\_ will be rewarded by the Lord.
- G. The wicked and slothful will \_\_\_\_\_ by the Lord.
- H. Faithfulness over natural, material things will qualify us for true \_\_\_\_\_.

## **VII. What kinds of questions should believers ask themselves in this area of stewardship?**

- A. Do I daily acknowledge that all I have belongs to God?
- B. Do I seek God's approval above man's approval in the lifestyle that I lead?
- C. Do I use my time, talents, abilities and finances in a way that would bring glory to God?
- D. Am I contributing to the extension of the Kingdom of God by the use of all that I have?
- E. Am I managing the affairs of my life in such a way that it will be easy for God to say to me, "Well done, you good and faithful servant"?

### **Conclusion**

Christian stewardship describes the position and responsibility of the Christian to manage or administer as a steward for God the things that God has committed to him in his life. We are not our own. Jesus Christ has bought us at an infinite cost. We belong completely to Him. Everything we do in life should reflect this fact. Every person is endowed with a free will and can choose to return to God that which belongs to Him or he can withhold from Him that which is rightfully His. Let us all prove to be good stewards of the manifold grace of God (I Pet. 4:10).

## Lesson 2-3

### Setting Goals & Establishing Priorities

**Key Verse:** Ephesians 5:15-17

*“Live life then, with a due sense of responsibility, not as men who do not know the meaning of life, but as those who do. Make the best use of your time, despite the evil days. Don’t be vague but grasp what you know to be the will of God” -- JB Phillips*

*“Look carefully then how you walk. Live purposefully and worthy and accurately, not as the unwise and witless, but as wise and sensible, intelligent people; making the very most of your time buying up each opportunity because the days are evil. Therefore, do not be vague and thoughtless and foolish, but understand and firmly grasp what the will of the Lord is.” --Amplified Bible*

#### **I. What is the difference between purposes, goals and achievements?**

##### **A. Purpose**

1. In an over arching sense, a purpose is that thing for which a person \_\_\_\_\_.
2. In a more limited sense, a purpose is \_\_\_\_\_ that a person sets before himself as a destination to be reached.

##### **B. Goal**

A goal is a long or short term \_\_\_\_\_ that you place in front of yourself as a specific step or challenge toward accomplishing your ultimate or limited purpose.

##### **C. Achievement**

Achievement is \_\_\_\_\_ of a goal or purpose. It is to finish, to carry out, to bring to an end or to obtain the final result.

#### **II. What are some arguments or objections to the idea of setting goals?**

- A. Goal setting is not specifically referred to \_\_\_\_\_.
- B. Goal setting violates the principle of \_\_\_\_\_ and believing God.
- C. Goal setters are \_\_\_\_\_ and are no fun to be around.
- D. Goal setting sets us up for failure and \_\_\_\_\_ that goes with it.

#### **III. Why is it important to have goals?**

- A. Having goals makes life \_\_\_\_\_, interesting and exciting.
- B. Goals are an effective way \_\_\_\_\_ our effort.
- C. Goals give us targets toward which to \_\_\_\_\_ and our confession.
- D. Goals help us to stay \_\_\_\_\_ and motivated.
- E. Goal setting forces us to stretch and move from mediocrity \_\_\_\_\_.
- F. Goals can keep us \_\_\_\_\_ on the path toward ultimate success.
- G. Goal setting and achievement keeps us \_\_\_\_\_.

See: Acts 20:24; II Timothy 4:7; I Corinthians 9:24-27

#### **IV. How does goal setting relate to the will of God?**

- A. Goals can be affected by some or all of the following:
  - Friends
  - Family
  - Circumstances
  - Personal Needs
  - Culture
- B. Goals must be submitted to God and \_\_\_\_\_ with His purpose for our lives.
- C. Goal setting before the Lord is more goal \_\_\_\_\_.
- D. When God's goals are discerned and set, God will \_\_\_\_\_ with us in the reaching of those goals.
- E. Goals can actually become \_\_\_\_\_ regarding what we believe to be God's will for our lives.
- F. These statements of faith can become our \_\_\_\_\_ as we walk out our destiny.

#### **V. What are some characteristics of a good goal?**

For goals to be effective in our lives they should have the following characteristics:

- A. Goals should be \_\_\_\_\_.
- B. Goals should be \_\_\_\_\_ and achievable.
- C. Goals should be \_\_\_\_\_.

## VI. What are some additional guidelines for setting goals?

When setting goals:

- A. Calculate the amount of \_\_\_\_\_ that is needed to accomplish the whole task (Luke 14:24-33).
- B. Anticipate distractions, hindrances and \_\_\_\_\_ that will most likely be in your path.
- C. Determine if you are setting your goals too \_\_\_\_\_ or too \_\_\_\_\_.
- D. Determine \_\_\_\_\_ that must be taken toward the realization of your goal.
- E. Make sure you spend time \_\_\_\_\_ as you prepare your goals.
- F. Align yourself with \_\_\_\_\_ who are motivated the same way that you are.
- G. Make \_\_\_\_\_ with yourself that you will not let setbacks throw you into a state of discouragement.
- H. Write your goals and use them as \_\_\_\_\_ before the Lord.
- I. When specific goals are not reached, \_\_\_\_\_ based on what you learned in the process.

## VII. What has to take place if we are to achieve our goals?

If we are going to achieve our goals and fulfill our purpose...

- A. We will have to be \_\_\_\_\_ or perseverant.
- B. We will have to be \_\_\_\_\_ or self-controlled.
- C. We will have to count the cost and be willing to \_\_\_\_\_ of our dreams.
- D. We will have to strive for \_\_\_\_\_ in all that we do.
- E. We will have to cultivate a godly \_\_\_\_\_.

- F. We will have to manage or utilize our \_\_\_\_\_ wisely.
1. This includes how we manage our \_\_\_\_\_.
  2. This includes how we manage our \_\_\_\_\_.

## VIII. How do I establish priorities in my life?

*“For I want you to understand what really matters...”* Philippians 1:10–NLT

When we talk about priorities, we are talking about \_\_\_\_\_ that we ascribe to things in relationship to the other things in our lives. God wants us to value what is most valuable. He wants us to value what He values.

- A. Priorities represent the \_\_\_\_\_ on which you spend your resources (time, energy and money).
1. We all operate with a set of values or \_\_\_\_\_.
    - a. Some are \_\_\_\_\_ values or priorities.
    - b. Some are \_\_\_\_\_ values or priorities.
  2. These priorities govern most of \_\_\_\_\_ that we make in life.
  3. Our priorities are often constructed on the basis of the relationship of the various aspects of our life. Our life consists of several aspects including:
    - a. Spiritual Life. This deals with our relationship to \_\_\_\_\_.
    - b. Family Life. This deals with our relationship to our immediate and extended \_\_\_\_\_.
    - c. Church Life. This deals with our relationship to \_\_\_\_\_ and the people of God.
    - d. Ministry Life. This deals with our relationship to \_\_\_\_\_ in the Body of Christ.
    - e. Vocational Life. This deals with our relationship to \_\_\_\_\_ and our work life.
    - f. Social Life. This deals with our relationship to \_\_\_\_\_.
    - g. Personal Life. This deals with \_\_\_\_\_ pursuit of happiness, entertainment, hobbies, etc. (me, myself and I).
  4. God wants each one of us to submit our priority system to\_\_\_\_\_.

God wants us to do this because:

- a. He wants us \_\_\_\_\_ our destiny and fulfill His purpose.
- b. Success is God's plan for all of us and living for God is a most joyful path that leads a most abundant life.

**J**esus  
**O**thers  
**Y**ourself

B. There are models that have been put forward to help us establish priorities.

1. The \_\_\_\_\_ Model

- a. In this model all of life is seen like a bookshelf with shelves one on top of the other.
- b. In this model each aspect of your life is given a numerical rating from one to seven.

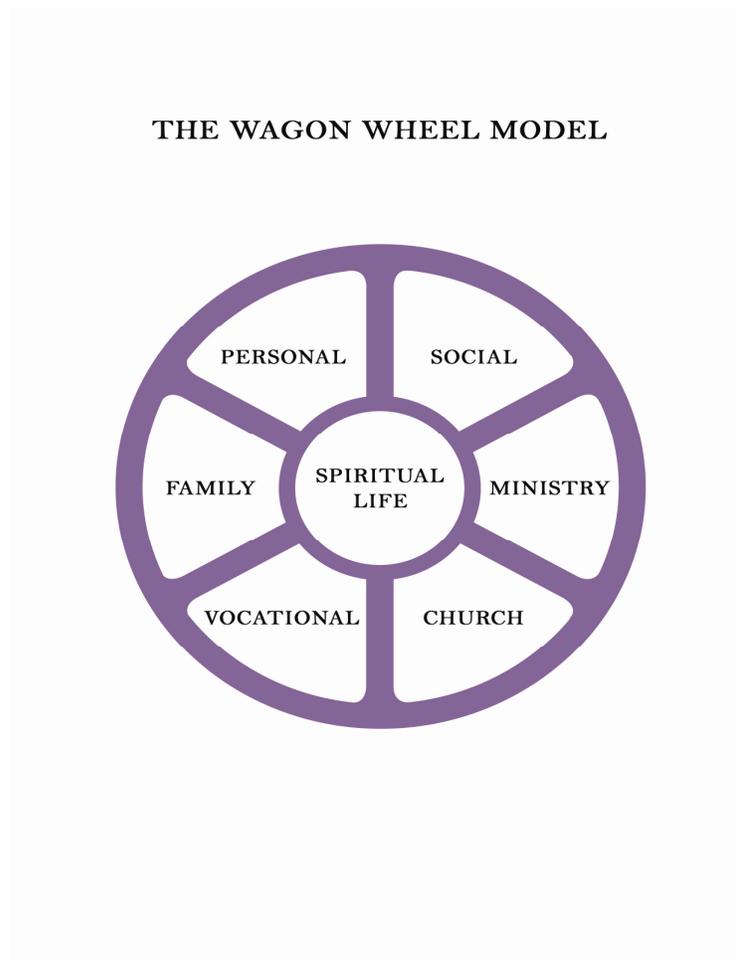
### THE BOOKSHELF MODEL

ORDER OF PRIORITY
1. God
2. Family
3. Church
4. Ministry
5. Vocation
6. Relationships
7. Me, Myself, I

- c. There are some problems with this model.
  - If you followed this model you would never get off of number one. You can always pray, worship and read your Bible more.
  - Sometimes the most appropriate thing to do is to do what is best for you (e.g. rest, recreate, etc.).
  - It can lead to a compartmentalization of our life. God wants it all. He wants to be the Lord of our family life, social life and even our free time. God want all of the shelves and all of the books on the shelves.

There is a better model!

2. The \_\_\_\_\_ Model



- a. In this model God is the center of all of our activity. He wants to be the center of our life.
- b. In this model we acknowledge that we have a very real responsibility to each aspect of our life.
- c. In this model no one aspect of our life is seen to get only the leftovers.
- d. In this model the key is balancing all aspects of our life in relationship to all of the others.
- e. In this model certain aspects of our life can get more attention or focus in certain seasons depending on our purpose and goals.
- f. In this model we can move with discernment and the leading of the Holy Spirit to adjust what is needed when it is needed.

## Lesson 4 Organization

### I. Introduction

#### A. Notable Quotes

1. "Unless he manages himself effectively, no amount of ability, skill, experience or knowledge will make an executive effective."
2. "If we do not successfully manage ourselves, we will not be successful in managing others."

#### B. Time management and organization are matters of \_\_\_\_\_.

1. To excel means "to go \_\_\_\_\_; to out do, to surpass."
2. The Greek concept means:
  - a. To \_\_\_\_\_ a fixed number or sequence
  - b. To be \_\_\_\_\_
  - c. To be \_\_\_\_\_ furnished with
  - d. To be \_\_\_\_\_
3. The Bible challenges us to excel or go beyond the \_\_\_\_\_.
  - a. In our expression of \_\_\_\_\_ (Mt. 5:20)
  - b. In our demonstration of \_\_\_\_\_ one to another (Phil. 1:9)
  - c. In a \_\_\_\_\_ that is pleasing to the Lord (I Th. 4:1)
  - d. In \_\_\_\_\_ the church (I Cor. 14:12)
  - e. In \_\_\_\_\_ of the Lord (I Cor. 15:58)
4. In fact we are challenged to excel \_\_\_\_\_ (I Th. 4:10).
5. It is part of God's nature to \_\_\_\_\_ (Gen. 1:10, 12, 18, 21, 25, 31; Ps. 150:2; Is. 12:4-6; 28:29).
6. This is God's standard for us, for we are \_\_\_\_\_ our creator. The church is to \_\_\_\_\_ God's excellence to the world (Is. 35:2; 60:15).
7. There are many \_\_\_\_\_ in the life of the believer.

Accuracy	Dedication	Humility	Resourcefulness
Ambition	Determination	Industriousness	Responsibility
Attentiveness	Diligence	Initiative	Self-Controlled
Carefulness	Discipline	Integrity	Skillfulness
Commitment	Discretion	Joyfulness	Steadfastness
Cooperation	Dutiful	Learning	Thrifty
Cleanliness	Efficient	Motivated	Thoughtfulness
Conscientious	Enthusiastic	Persevering	Virtuous
Consecrated	Faithful	Pride	Willingness
Considerateness	Helpful	Productive	Wise
Courtesy	Honesty	Punctual	Zealous

8. The marks of excellence should pervade \_\_\_\_\_ of life.
- Attitudes
  - Appearance
  - Clothing
  - Work Habits
  - Manners
  - Quality of Product or Service

#### C. Definition of the word "organize"

- Organize means to bring together or form as a whole or combination as for a \_\_\_\_\_.
- Organize means to \_\_\_\_\_ systematically.

#### D. God's relationship to organization

- God is a God of \_\_\_\_\_ who delights in bringing order out of chaos.
  - He did this in \_\_\_\_\_ (Heb. 11:3). He also did this in us—the new creation.

“Framed” means “to adjust, arrange, \_\_\_\_\_ and proper placement.”
  - He wants this to be characteristic of the church (Col. 2:5).
- God is very \_\_\_\_\_ in His approach to problems and projects.
  - Creation testifies to this (Genesis 1-2). Each action \_\_\_\_\_ and set the stage for the subsequent action.
  - His approach to \_\_\_\_\_ bears this out (Acts 1:8).
- God wanted Adam, who was made in the image of God, to share in this attribute. Hence he gave him a work to do:

- a. Dressing and Keeping the Garden.
  - b. Naming the Animals.
4. God has given every one of us, who are made in the image, of God a specific \_\_\_\_\_.
- a. We will never do this effectively without \_\_\_\_\_.
  - b. Paul did a great job, but \_\_\_\_\_ was an important key.
5. God wants every one of us to increase our capacity to get the \_\_\_\_\_.
- a. As we are faithful, God wants to expand our capacity and give us more work and more \_\_\_\_\_ (Mt. 13:12).
  - b. The difference between a \_\_\_\_\_, efficient person and a frustrated, \_\_\_\_\_ one is organization and self-management in most cases.

## II. Tips on Personal Organization

- A. Recognize \_\_\_\_\_ (Mt. 5:3).

Some symptoms of a management problem:

1. Unfinished projects
2. Unfulfilled goals
3. Frustration
4. Lack of a sense of direction
5. No sense of personal accomplishment
6. A feeling of being overwhelmed
7. A low sense of value
8. Life out of control
9. Guilt

- B. Find someone who is doing well and \_\_\_\_\_ (I Cor.11:1).

1. What we \_\_\_\_\_, we are to look to others in the Body of Christ to \_\_\_\_\_.
2. Find out what they \_\_\_\_\_ doing that you are not.
3. Find out what they \_\_\_\_\_ doing that you are.

- C. Rigorously maintain an \_\_\_\_\_. People who fail to meet appointments leave the following impressions:

1. They are careless.
2. They are unconcerned and indifferent.

3. They are selfish.
  4. They are irresponsible.
- D. Do things \_\_\_\_\_.
- E. Plan out \_\_\_\_\_ in advance.
1. Saves time in transition
  2. Gives you weekly goals
- F. Keep \_\_\_\_\_ handy at all times.
- G. Make \_\_\_\_\_.
1. Keep them in \_\_\_\_\_ places.
  2. Mark items in terms of \_\_\_\_\_, deadlines and approximate time required.
  3. Review them \_\_\_\_\_.
- H. Do the \_\_\_\_\_ at the first available opportunity.
- I. Have and maintain \_\_\_\_\_ for everything.
1. Know where things are supposed to be and \_\_\_\_\_.
  2. Maintain a personal \_\_\_\_\_.
- J. Organize your \_\_\_\_\_.

## Lesson 5-6 Time Management

### I. What is time?

The dictionary defines time in four ways:

- A. The general idea, relation or fact of continuous or successive existence; infinite duration or its measure.
- B. A definite portion of duration; a moment; a period; a season.
- C. A considerable period marked off by some special characteristics; era.
- D. The portion of duration allotted \_\_\_\_\_, as that allotted to human life or to any particular life.

### II. What are some misconceptions about time?

- A. “Where has the time gone?”

Perhaps this phrase should read, “How could I have \_\_\_\_\_ and have left so much to be done in \_\_\_\_\_?”

- B. “How time flies!”

We mean that we have not accomplished the \_\_\_\_\_ within the time available.

- C. “Time will take care of it.”

What you mean to say is that the condition will rectify itself given \_\_\_\_\_.

- D. “I just don’t have the time.”

What we should say is that “the proposal is not sufficiently \_\_\_\_\_ in our priorities to warrant \_\_\_\_\_ for it.”

- E. “The tyranny of time.”

We simply have \_\_\_\_\_ a number of tasks to be performed within the time available.

- F. “I’m just killing time.”

Time cannot be killed only \_\_\_\_\_.

- G. “Time is money.”

Time is not money or even a commodity. It is not going anywhere. It cannot be sped up or slowed down. It cannot be bought or bartered. It is not a ravaging force of evil or an inscrutable judge or an omniscient healer. It is as the dictionary defines it, “the period during which action or process continues.”

### III. What are some quotations about time?

- A man ordinarily has time to do all the things he \_\_\_\_\_.
- Twenty-first Century dwellers have more time saving devices and \_\_\_\_\_ than any other people in history.
- Time wasted thinking up excuses would be better spent avoiding the \_\_\_\_\_ them.
- Time is what we want the most and what \_\_\_\_\_ the worst.
- The only person who saves time is the one who \_\_\_\_\_ wisely.
- It is not the days in your life, but the \_\_\_\_\_ that counts.
- Time is like money—you can only spend it \_\_\_\_\_.

If we want our lives to count for Christ, if we want to accomplish our task, if we want to make a significant contribution to the kingdom of God we must learn to manage our time.

### IV. How is time management achieved?

- A. True time management involves the management of \_\_\_\_\_.
1. All management seminars ultimately end up dealing with the \_\_\_\_\_.
  2. The clock stays \_\_\_\_\_.
  3. It is what the individual \_\_\_\_\_ his time that matters the most.
- B. There are no \_\_\_\_\_ that a person can put into operation that will eliminate the need of for \_\_\_\_\_ and a willingness \_\_\_\_\_ to see those changes take place.
1. People want a diet where they can \_\_\_\_\_ that they want.
  2. They want a method of housework that doesn't require \_\_\_\_\_ and work.
  3. They want a formula for personal success that does not require a \_\_\_\_\_.

## V. What is God's relationship to time management?

A. Only God can manage time.

1. He can make the \_\_\_\_\_ (Josh. 10:12-14).
2. He can \_\_\_\_\_ the clock (II Kgs. 20:9-11).
3. He can \_\_\_\_\_ to our life (II Kgs. 20:6).

B. God sets the example for us of time management (Gen. 1-2).

1. God established a \_\_\_\_\_ work cycle.
2. God had a special \_\_\_\_\_ for each day.
3. God \_\_\_\_\_ the sequence of His work.
4. God \_\_\_\_\_ the quality of His work.
5. God worked with a \_\_\_\_\_ in mind.
6. God provided for \_\_\_\_\_ of that which He had done.

C. God \_\_\_\_\_ about how we use time. God intends for us to make the best possible use of our time (Ps. 90:12).

*So teach us to number our days, that we may apply our hearts unto wisdom. (KJV)*

*Teach us to make the most of our time, so that we may grow in wisdom. (NLT)*

D. We can \_\_\_\_\_ the time by our diligent use of the time we have left (Eph. 5:15-16; Col 4:5).

*See then that you walk circumspectly, not as fools but as wise, redeeming the time, because the days are evil.*

E. Planning is a \_\_\_\_\_ activity when done in deference to God's will (Pro. 21:5; 14:22; 16:3).

*Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. Proverbs 21:5 NLT*

F. God wants us to put Him \_\_\_\_\_ in the use of our time (Mark 12:30).

## VI. What are some tips for scheduling ones time?

A. Develop a \_\_\_\_\_ for the usual flow of events.

1. Fill in your \_\_\_\_\_ time with the Lord.
  2. Fill in the \_\_\_\_\_ schedule (services and activities).
  3. Fill in your normal \_\_\_\_\_ schedule.
  4. Fill in other \_\_\_\_\_ commitments.
  5. \_\_\_\_\_ the remaining time based on goals (see priority chart).
  6. Maintain \_\_\_\_\_.
  7. \_\_\_\_\_ your schedule to avoid over scheduling or double scheduling.
- B. Make wise use of time off and legal \_\_\_\_\_.
- C. Use Sundays to reflect on the \_\_\_\_\_.
- D. Guard your personal time \_\_\_\_\_.
- E. Know how to handle \_\_\_\_\_.
- Telephone Calls
  - Unexpected Visitors
  - Unexpected Assignments
- F. Know how to restrict \_\_\_\_\_ activities.
- Television, Entertainment
  - Hobbies, Projects, Crafts
  - Books, Newspaper, Magazines
  - Extended Breaks, Long Lunches
- G. Know how to \_\_\_\_\_ various tasks.
- Useless—Important—Urgent
  - Good—Better—Best
  - My Will—Their Will—God’s Will
- H. Set personal \_\_\_\_\_ for tasks and make sacrifices to meet them.
- I. Be sure to plan for times of \_\_\_\_\_.

**VII. What are some obstacles that must be overcome in the area of time management?**

**A. Motivational Problems**

Problem	Evidences of the Problem	Solution to the Problem
_____	<ul style="list-style-type: none"> <li>• Careless Mistakes</li> <li>• Taking Naps Often</li> <li>• Idle Chatter/Over Socializing</li> <li>• Taking the Easy Way</li> <li>• Day-Dreaming</li> <li>• Failure to Listen Carefully to Instructions</li> <li>• Bypassing Chain of Command</li> </ul>	<p><b>BE:</b> _____ in Pursuits</p> <p><b>ACKNOWLEDGE:</b> Your _____</p>
_____	<ul style="list-style-type: none"> <li>• Putting Off Large Projects</li> <li>• Giving Lots of Excuses</li> <li>• Justifying Self with Good Works</li> <li>• Many Incomplete Projects</li> <li>• Preoccupation with Personal Difficulties</li> </ul>	<p><b>BE:</b> _____ with Yourself</p> <p><b>ACKNOWLEDGE:</b> Your _____</p>
_____	<ul style="list-style-type: none"> <li>• Saying “Yes” to Everything</li> <li>• Underestimating Time Needed</li> <li>• Never Delegating Responsibility</li> <li>• Constant Mental and Physical Fatigue</li> </ul>	<p><b>BE:</b> _____ about Capabilities</p> <p><b>ACKNOWLEDGE:</b> Your _____</p>

**B. Structural Problems**

<b>Problem</b>	<b>Evidences of the Problem</b>	<b>Solution to the Problem</b>
<b>No</b> _____	<ul style="list-style-type: none"> <li>• Indecision</li> <li>• Aimlessness</li> <li>• Emotional Choices</li> <li>• Driven by Circumstances</li> <li>• Easily Distracted</li> <li>• Wasted Time</li> </ul>	Establish _____ _____ in Relation to: <ul style="list-style-type: none"> <li>• God</li> <li>• Family</li> <li>• Vocation</li> <li>• Ministry</li> <li>• Social Life</li> </ul>
<b>No</b> _____	<ul style="list-style-type: none"> <li>• No Motivation</li> <li>• No Sense of Direction</li> <li>• No Sense of Accomplishment</li> <li>• Wasted Time</li> </ul>	Establish _____ <ul style="list-style-type: none"> <li>• For that Day</li> <li>• For that Week</li> <li>• For that Year</li> </ul> Based on the Goals for Your Life.
<b>No</b> _____	<ul style="list-style-type: none"> <li>• Lack of Procedure in Routine Matters</li> <li>• Frustration in Transition</li> <li>• Inefficiency</li> <li>• Wasted Time</li> </ul>	Establish _____ <ul style="list-style-type: none"> <li>• Weekly Schedule</li> <li>• Lists</li> <li>• Appointment Book</li> <li>• Filing System</li> <li>• Routine Procedures</li> </ul>

## VIII. Closing Illustration

### The Big Rocks of Life

There is the story of a college professor who was trying to teach his class of high-powered achievers something about priorities.

He pulled out a one-gallon, wide-mouthed jar and set it on the table in front of him. Then he produced about a dozen fist sized rocks and carefully placed them, one at a time, into the jar. When it was filled to the top and no more rocks would fit inside, he asked, "Is this jar full?"

Everyone in the class said, "Yes!"

"Really?" he said, reaching under the table and pulling out a bucket of gravel. Then he dumped some gravel in and shook the jar, causing pieces of gravel to work themselves down into the spaces between the big rocks. Then he smiled and asked the group once more, "Is the jar full?"

By this time the class was onto him. "Probably not," one of them answered.

“Good!” he replied. He then reached under the table and brought out a bucket of sand. He started dumping the sand in and it went into the spaces between the rocks and the gravel. Once more he asked the question, “Is this jar full?”

“No!” shouted the class.

Once again he said, “Good!” Then he grabbed a pitcher of water and began to pour it in until the jar was filled to the brim. Then he looked at the class and asked, “What is the point of this illustration?”

One eager student raised his hand and said, “The point is, no matter how full your schedule is, if you try hard enough, you can always fit some more things into it!”

“No,” the speaker said, “that is not the point. The truth this illustration teaches us is,

---

## Lesson 7-8 Prosperity and Success

**Life Management involves the management of all resources including the management of our money.**

### **I. God wants us to prosper and to be successful.**

A. Prosperity and success mean many things to many people.

In the Bible prosperity and success do not just refer to how much money that we have or do not have. If someone is prosperous and successful it means many things including the following:

1. Having \_\_\_\_\_ (Gen. 32:12).
2. Having a \_\_\_\_\_ with Jesus Christ (Rom. 10:11-13).
3. Meeting \_\_\_\_\_ in life (Ezra 6:14; Ps. 20:4).
4. Experiencing rest from personal \_\_\_\_\_ (II Chr. 14:7b).
5. Having \_\_\_\_\_ and high esteem before God and man (Pro. 3:3-4).
6. Having good \_\_\_\_\_ (Eccl. 4:7-12).
7. Being free from \_\_\_\_\_ that enslave (Rom. 8:21; Gal. 5:1).
8. Knowing a deep \_\_\_\_\_ and rest in the spirit (Pro. 3:2; 17:1; Ps. 29:11).
9. Having physical \_\_\_\_\_ and strength (III John 2).
10. Having \_\_\_\_\_ of material goods (Deut. 28:1-14).
11. Having \_\_\_\_\_ from those who know you (Pro.11:16 NIV).

12. Having a long, enjoyable and \_\_\_\_\_ (Ps. 91:14-16; Pro. 10:27).

13. Having personal \_\_\_\_\_ for the future (I John 2:16-17).

All of these factors add something to the quality of our life and \_\_\_\_\_ of any of them will give us cause for concern.

B. God has a view regarding the prosperity and success of His people.

1. God is very \_\_\_\_\_ in the prosperity of His children (Jer. 29:11).

2. God often promised prosperity as a reward for \_\_\_\_\_ (Gen 32:9; Deut. 28:1-14; Jer. 33:9; Zech. 1:17).

3. God makes it clear that His commandments were given to make \_\_\_\_\_ (Deut. 5:33; 6:24; 29:9).

David's advise to Solomon, *Keep the charge of the LORD your God: to walk in His ways, to keep His statutes, His commandments, His judgments, and His testimonies, as it is written in the Law of Moses, that you may prosper in all that you do and wherever you turn...* I Kings 2:3

4. When God's people live a life of obedience, God \_\_\_\_\_ blessing His people. (Deut 28:63; 30:5, 9-10).

5. Just as surely as obedience will lead to prosperity among God's people, so disobedience among God's people will \_\_\_\_\_ (II Chr. 24:20; Deut 28:15-48).

C. In order to release God's prosperity in our lives we must put ourselves \_\_\_\_\_ to be blessed.

There are many things that God indicates help to release prosperity into our lives. It is surprising that many of these things are not directly related to financial areas. Yet God deals with us on all levels at the same time. Just as surely as these things will release prosperity into our lives, the opposite things will hinder prosperity and even bring calamity at times.

<b>KEYS TO PROSPERITY</b>	<b>HINDRANCES TO PROSPERITY</b>
Righteousness (Ps. 37:25)	Immorality (Pro. 5:10)
Putting the Lord first (II Chr. 31:21; Pro. 3:9)	Not seeking the Lord (Jer. 10:21)
Trusting in God (Jer 17:7-8)	Trusting in human strength (Jer. 17:5-6)
Being planted in the house (Ps. 92:12-15)	Being uncommitted to the Lord (Ps. 1:4-6)
Fearing the Lord (Ps. 112:1-3; 128:1-6)	Not fearing the Lord (Pro. 17:20)
Keeping the Lord's commands (Psalm 19:11)	Disregarding the Lord's commands (Deut. 28:45)
Seeking wisdom and counsel (Pro. 8:18; 11:14)	Refusing counsel (Pro. 15:22; 13:18)
Generosity (Pro. 11:24-25; 13:7; 22:9)	Greed and stinginess (Pro. 28:22)
Giving to the poor (Pro. 28:27)	Oppressing the poor (Pro. 22:16; 21:13)
Associating with wise persons (Pro. 13:20)	Associating with fools (Pro. 28:19)
Being discerning in speech (Pro. 10:19)	Talking too much (Pro. 14:23)
Diligent labor (Pro. 13:11)	Laziness (Pro. 6:11; 19:15; 20:4, 13)
Planning for the long term (Pro. 21:5)	Seeking to get rich quick (Pro. 28:22)
Temperance (Pro. 10:4)	Intemperance (Pro. 23:21; 21:17)
Honesty (Is. 33:15-16)	Dishonesty (Pro. 1:10-19; 10:3; 28:13)
Training for tasks (Eccl. 10:10; Pro. 10:14)	Hating knowledge (Pro. 1:20-33, esp. 22)

D. There are other factors that the Bible indicates will affect one's prosperity.

1. Co-signing a note for anyone (Pro. 11:15)
2. Not caring for his own home and family (Pro. 11:29)
3. Loving pleasure (Pro. 21:17)
4. Charging exorbitant interest on loans (Pro. 28:8)

E. What causes people to be tempted to seek prosperity through unjust means?

1. Perhaps the biggest thing that will cause a Christian to fail in this area is making \_\_\_\_\_.

- We should not be \_\_\_\_\_ by a desire to be rich (I Tim. 6:3-10).
  - We should not \_\_\_\_\_ on riches (Ps. 62:10b).
  - The example of Job: Job was a man who had riches but riches did not have him (Job 1:21; 36:18, NIV).
2. Another thing that can cause a Christian to be tempted to lower their standards for the sake of prosperity is seeing \_\_\_\_\_.

There are nine things that will cause us to envy the wicked.

We will envy the wicked:

- a. If we only look at material things as \_\_\_\_\_ of prosperity (Ps. 106:1-5; Pro. 11:16, NIV).
- b. If we only look at \_\_\_\_\_ as our inheritance (Ps. 49:16-20 NIV).
- c. If we do not realize that the heathen are \_\_\_\_\_ for the righteous to enjoy (Is. 60:5; Pro. 28:8; 13:22; Job 27:16-17).
- d. If we do not realize that God is \_\_\_\_\_ and He is keeping perfect record (Mal. 3:13-18; Jam. 5:1-6).
- e. If we do not see the \_\_\_\_\_ of the wicked (Ps. 73:1-28, especially verse 17; Ps. 92:7; Pro. 11:4).
- f. If we judge the matter \_\_\_\_\_ (Jer. 17:11; Ps. 37:35-38).
- g. If we do not realize that the wicked only have inheritance \_\_\_\_\_ (Ps. 17:14).
- h. If we do not see \_\_\_\_\_ that comes with it (Pro. 15:6, cf. Pro. 10:22).
- i. If we do not see that riches do not bring \_\_\_\_\_ (Eccl. 5:10-11, NLT).

F. God wants to bless every Christian, but He wants to do it His way. (Is. 61:1-11)

**II. Do we have any biblical examples of people that were blessed by God in these ways?**

Yes. Some of the best examples include:

A. \_\_\_\_\_ (Gen. 39:2-4)

B. \_\_\_\_\_ (II Kings 18:6-7)

C. \_\_\_\_\_ (Daniel 6:28)

None of these men had to \_\_\_\_\_ their principles to see the blessing of God.

## Lesson 9-10

### Managing Financial Resources

#### I. Introduction

Life Management involves the management of all of our resources and focusing them on that for which we were created. A key resource that God has placed in our hands is time. Another resource that plays a significant role is money.

Quotations

“To get money is difficult, to keep it \_\_\_\_\_ difficult, but to spend it wisely \_\_\_\_\_ difficult of all.”

“Money is a good servant, but a poor \_\_\_\_\_.” --Bonhours

“The proper use of money is the only \_\_\_\_\_ there is in having it.”

“\_\_\_\_\_ all you can... \_\_\_\_\_ all you can... \_\_\_\_\_ all you can.”  
--John Wesley

#### II. What are some general biblical concepts that serve as a foundation to the proper management of financial resources?

A. God is \_\_\_\_\_ of our finances and all other of life’s possessions.

God is the Lord of your finances because:

1. He is \_\_\_\_\_ of all wealth (John 3:27; Jam. 1:17).
2. He \_\_\_\_\_ everything (Deut. 10:14; Ps. 24:1; 50:10-12; 115:16; Hag. 2:8).
3. He is our \_\_\_\_\_ (II Cor. 9:10-11; Phil. 4:18-20; Eccl. 5:19).
4. He controls the \_\_\_\_\_ that affect finances (Neh. 9:6).
  - a. This includes natural resources and laws (Gen. 1:1).
  - b. This includes the path of kingdoms and nations.
  - c. This includes world economies and governments.
  - d. This includes circumstances and world catastrophes.

5. He gives us the \_\_\_\_\_ to acquire them (Deut. 8:17-18; Ps. 100:3; Rom. 12:3-6; I Cor. 4:7; I Pet. 4:11).
6. He gives us wisdom and \_\_\_\_\_ ability (Pro. 8:12; Jam. 3:17).
7. He holds us \_\_\_\_\_ for their use (I Cor. 4:1-2; Luke 16:11-12).

**B. God has laid out the purposes for money.**

1. To provide for the \_\_\_\_\_ of families (Matt. 6:32; II Cor. 12:14; I Tim. 5:8).
2. To establish \_\_\_\_\_ and extend his kingdom (Deut. 8:18).
3. To give to those who have \_\_\_\_\_ (Is. 58:7; Luke 3:11; Rom. 12:13; Gal. 6:10; Eph. 4:28; I John 3:17).

**C. Our finances are affected by the law of sowing and reaping (Luke 6:38; II Cor. 9:6; Gal. 6:7).**

1. If we sow \_\_\_\_\_, we will reap increase (Pro. 13:11; 14:23; 21:25).
2. If we sow in \_\_\_\_\_, we will reap riches (Pro. 10:4-5; 12:24).
3. If we sow \_\_\_\_\_, we will reap bountifully (II Cor. 9:6).
4. If we sow \_\_\_\_\_, we will reap mercy (Hos. 10:12; Pro. 22:8).
5. If we sow to \_\_\_\_\_, we will reap everlasting life (Gal. 6:7-8).

**D. The borrower is \_\_\_\_\_ of the lender (Pro. 22:7; Gal. 5:1-2).**

1. It puts you under bondage to another person.
2. It removes your freedom under the Lord.

**E. Personal \_\_\_\_\_ positions us for stewardship (Phil. 4:11-13; I Tim. 6:6-10).**

1. There are several helpful definitions of contentment.

- a. Contentment is the opposite of \_\_\_\_\_, covetousness, worry, ambition and striving.
  - b. Contentment is a rest of mind, \_\_\_\_\_, freedom from worry.
  - a. Contentment implies appeasement to the point where one is not disquieted or disturbed by a desire for what one \_\_\_\_\_, even though every wish is not fully gratified.
  - b. Contentment is \_\_\_\_\_ one's desires to what one has.
  - c. Contentment is maintaining a \_\_\_\_\_ in all circumstances.
  - d. Contentment is accepting \_\_\_\_\_ for one's life.
  - e. Bill Gothard, "Contentment is realizing that God has provided everything I need for my \_\_\_\_\_."
2. There are several key verses relative to contentment.
- a. Psalm 16:5-6 (NLT)
 

*LORD, you alone are my inheritance, my cup of blessing. You guard all that is mine. The land you have given me is a pleasant land. What a wonderful inheritance!*
  - b. Proverbs 15:15
 

*All the days of the afflicted are evil, but he who is of a merry heart has a continual feast.*
  - c. Proverbs 30:8-9 (NLT)
 

*First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, "Who is the LORD?" And if I am too poor, I may steal and thus insult God's holy name.*
  - d. Ecclesiastes 6:9
 

*Enjoy what you have rather than desiring what you don't have. Just dreaming about nice things is meaningless; it is like chasing the wind.*
3. Contentment should pervade \_\_\_\_\_ of the believer's life (Luke 3:14; I Cor. 7:17, 20-21; 12:18; Gal. 5:26).
4. There are several keys to cultivating a spirit of contentment.

- a. Realize the true riches that you have and cultivate \_\_\_\_\_  
(Pro. 17:5; 16:8; Eccl. 4:6; 5:12; Heb. 13:5).
- b. Recognize that all we have comes from God and we \_\_\_\_\_  
of it (Eccl. 3:13).
- c. Refuse to \_\_\_\_\_ yourself with others—believers or unbelievers  
(II Cor. 10:12).
- d. Remember that God has provided everything that \_\_\_\_\_ for  
your present happiness (II Cor. 9:8).

*“Blessed is the man who God remembers with a sufficiency convenient for him.”* Psalm of Solomon 5:18, Apocrypha

- e. Re-establish a proper \_\_\_\_\_ (Col. 3:1-4).

“Contentment comes when we escape the servitude to things, when we find our wealth in the love and the friendship and the fellowship of men, and when we realize that our most precious possession is our friendship with God, made possible through Jesus Christ.” --Barclay

- 5. There are Old and New Testament examples of such believers.
  - a. Moses was able to accept the radical change in his lifestyle because of this value (Ex. 2:21; Heb. 11:25-26).
  - b. Barnabas was able to respond to the Lord because of this value (Acts 4:32-37).

- 6. This attitude will bring new freedom to our lives.

Contentment will free us to:

- a. \_\_\_\_\_ another man’s blessing.
- b. Be sensitive to the \_\_\_\_\_ others.
- c. Enjoy life in \_\_\_\_\_ where God has you.
- d. Trust that God is working \_\_\_\_\_ in your life.

**F. We need to know the difference between needs and \_\_\_\_\_  
(I Timothy 6:6-11).**

- 1. A Need: A need is something that is considered essential for the maintenance of \_\_\_\_\_, health and spiritual well-being (Phil. 4:19).

2. A Desire: A desire is something that is \_\_\_\_\_, craved or wished for to fulfill certain passion, appetite or lust (Jam. 4:1-3).

**III. What are some financial keys that will help us to maintain the blessing of God and to get the most out of the resources available to us?**

**A. Keep service to God and the pursuit of righteousness as \_\_\_\_\_ in all financial matters (Mt. 6:33; Pro. 30:8-9).**

**B. Maintain \_\_\_\_\_ as a constant reminder of your stewardship of the remainder (Pro. 3:9-10).**

**C. Avoid financial schemes that violate \_\_\_\_\_ governing finances (Pro. 27:12; 28:20).**

**D. Make it a goal to live \_\_\_\_\_ (Rom. 13:8).**

**E. Use a wise \_\_\_\_\_ system (I Cor. 4:2).**

We are stewards and, as such, we will have to give an account. A good accounting system will accomplish the following:

1. It will help us to see \_\_\_\_\_.
2. It will help us to live \_\_\_\_\_.
3. It will help qualify us to handle \_\_\_\_\_ (Luke 16:11).

**F. Establish a monthly \_\_\_\_\_ policy (Pro. 30:25).**

**G. Develop \_\_\_\_\_ (Pro. 14:15).**

**H. Shop around for the \_\_\_\_\_ (Pro. 11:1).**

A false balance is when what you purchase does not reflect the appropriate value. In order to get the best value for your money:

1. Compare costs.
2. Talk to other owners.
3. Check consumer guides.
4. Talk to service personnel.
5. Look at the price first.
6. Don't be afraid to make an offer.

**I. Counsel with others and especially your spouse over financial decisions (Pro. 11:14; 15:22; 31:11-12).**

**J. Make plans to lay up \_\_\_\_\_ for your children's children.**

This heritage should include:

1. A \_\_\_\_\_ (Pro. 22:1; 10:7; I Pet. 2:12).
2. An \_\_\_\_\_ of divine principles (Deut. 4:9; 6:7).
3. A financial \_\_\_\_\_ to help get a start (II Cor. 12:14; Pro. 13:22).
4. The preparation of a proper \_\_\_\_\_.

## Lesson 11-12

### Freedom from Financial Bondage

#### I. What are some of the key words related to the area of financial bondage?

A. \_\_\_\_\_ (Exodus 6:5-7)

1. Compulsory servitude
2. Captivity; subjection
3. Any state of subjection from which there is no hope of escape except by breaking ones chains.

B. \_\_\_\_\_ (John 8:33)

1. Complete subjection of one person to another
2. Mental, moral or spiritual bondage
3. Loss of personal freedom and subjugation to another

C. \_\_\_\_\_ (Hebrews 2:14-16)

1. Being under the power of another
2. Owning or yielding obedience to sovereign authority

D. \_\_\_\_\_ (Romans 13:8)

1. That which one owes; an obligation
2. A condition of being in bondage to another person
3. A condition in which another person has claim against you

E. \_\_\_\_\_ (Leviticus 25:35-37)

1. Payment for the use of money
2. Something more than is due

F. \_\_\_\_\_ (Proverbs 22:7)

To take or obtain something on a promise to return it or its equivalent in the future.

G. \_\_\_\_\_

1. Operating on another person's money
2. Using an item before it is paid for

#### II. What is God's desire in the area of financial bondage?

C. God wants His people \_\_\_\_\_ (John 8:30-36).

- D. Jesus' ministry was designed to \_\_\_\_\_ free (Luke 4:18-19).
- E. The Lord wants us to continue to walk \_\_\_\_\_ (Gal. 5:1).

### III. What are the fruits of financial bondage?

- A. Bitterness and \_\_\_\_\_ (Ex. 1:14)
- B. \_\_\_\_\_ (Ex. 2:23-25)
- C. Essential family needs \_\_\_\_\_
- D. Always playing \_\_\_\_\_, never having control
- E. Passing on a negative \_\_\_\_\_ (Neh. 5:4-5)
- F. Inability \_\_\_\_\_ the message of deliverance (Ex. 6:9)

### IV. What are the root causes of financial bondage?

- A. The Inability to \_\_\_\_\_ (Ps. 37:7)
- B. \_\_\_\_\_ (Luke 12:15; I Tim. 6:10)
- C. \_\_\_\_\_ (Eccl. 4:6; 5:10; II Tim. 3:1-5)
- D. Lack of \_\_\_\_\_
- E. \_\_\_\_\_ (Pro. 21:17; Luke 15:12ff)

The definition of over-indulgence is “\_\_\_\_\_ for items that yield temporary satisfaction with little utility.”

- F. Lack of \_\_\_\_\_ (Hos. 4:6)

### V. What is wrong with borrowing from a biblical point of view?

God is faithful to warn us about many problems with borrowing. Many things could be included, but the main problems include the following:

- A. Borrowing puts you into bondage and makes you \_\_\_\_\_ (Pro. 22:7).
- B. Borrowing presumes on \_\_\_\_\_ that no one can know (Jam. 4:13-15; Pro. 27:1).
- C. Borrowing removes our finances as a major avenue of God's \_\_\_\_\_ (Jam. 4:3).
- D. Borrowing encourages a lack of faith in God's provision and \_\_\_\_\_ (Phil. 4:19).
- E. Borrowing keeps us from a necessary dependence upon the \_\_\_\_\_ (II Cor. 8:13-15).

## VI. What are some of the ways to get free and stay free for debt and financial bondage?

Our goal as Christians should be to be free. In order to have our freedom we must be willing to \_\_\_\_\_ (Acts 22:27-28). Each of the following steps will help us to gain freedom. The more of these steps that we can put into practice the more freedom that we will experience.

- A. In order to \_\_\_\_\_ of debt:
  - 1. \_\_\_\_\_ your fault and be willing to \_\_\_\_\_ old ways (Pro. 28:13).
  - 2. Determine not to incur \_\_\_\_\_ debts.
  - 3. Be willing to make \_\_\_\_\_ for the sake of personal freedom.
  - 4. Be willing to adjust your present \_\_\_\_\_.
  - 5. Consider \_\_\_\_\_ of certain non-essential items.
  - 6. Cut up \_\_\_\_\_ that are a temptation to you.
  - 7. Set up a \_\_\_\_\_ and to begin to service all outstanding debts.
  - 8. Enlist the help \_\_\_\_\_ and expect His assistance (II Kgs. 4:1-7).
- B. In order to \_\_\_\_\_ of debt:
  - 1. Establish a “\_\_\_\_\_” system.

2. \_\_\_\_\_ about major purchases and \_\_\_\_\_ them to God's will.
3. Do research and \_\_\_\_\_ concerning major purchases (Pro. 18:15).
4. Seek to \_\_\_\_\_ in your work.
5. Develop a \_\_\_\_\_ for handling regular finances.
6. Cultivate a spirit of \_\_\_\_\_. Let your four-fold motto be:
  - a. \_\_\_\_\_!
  - b. \_\_\_\_\_!
  - c. \_\_\_\_\_!
  - d. \_\_\_\_\_!
7. Establish a monthly \_\_\_\_\_ policy.
8. Become a \_\_\_\_\_ and a \_\_\_\_\_.

*The wicked borrow and never repay, but the godly are generous givers.*

Psalm 37:21, NLT

- C. Be careful of wrong solutions that may carry \_\_\_\_\_.
1. Bankruptcy
  2. Quick fixes
  3. Bill Consolidation