## GREED:

1. **The first way that many Christians completely ruin their lives is through \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_:** Pro 1:10-19, 15:27

**See that Evil of Greed will :**

10 Entice us out of God’s will

11-12, innocent are often harmed…often not a win - win deal.

1. False promises of riches

14 You put in the money, we’ll put in our talents – you get taken!

15 God says get away

16 Why - Their way is evil

17 -18 They are looking for greedy victims

1. Accept God’s provision – greed ruins a spirit filled life

## Debt is one of the biggest indicators of Greed – and debt ruins many Christians Lives!

**Proverbs Finances Principle #1: The wise \_\_\_\_\_\_\_\_\_\_\_\_ while the foolish \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: Pr 21:20**

**Proverbs Finances Principle #2: Debt equals \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: Pro 22:7**

## Learn God’s view of taking on debt

**A. Biblical Debt**

1. Debt is frequently discussed in the Bible, never strictly forbidden, is also not once encouraged.
2. The Bibles direction to avoid borrowing is a **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** not commandment
3. Remember - Biblical principals do not define sin – are God’s attempts to keep us on track - out of trouble.
4. Breaking Biblical principals does not result in punishment, it results in **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** consequences for our Bad Choices.
5. Debt causes turmoil in Christian families = Satan at work to slow God’s plan.
6. The sin most often connected **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**!

**B. God’s overall statement about debt:** Pro 22:7

**C. The borrower WAS servant:**

1. Until this century lenders had almost absolute power over borrower.
2. The important issue is not the debt, it’s **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Most Important Question:** Can you at any time answer God’s call to drop everything in your present life to serve God somewhere else without being bound by debt?

**D. Why we over borrow - Greed / Covetousness – desiring things that God has not provided.**

1. Webster’s Definition covetous:

**M**arked by **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** for wealth or possessions

or for another's possessions

or **H**aving a craving for possession <covetousof power>

1. Desiring things is not a sin – we all have lists of; needs, wants and hope to haves
2. Over desiring, and particularly forcing the acquisition of things that God has not provided you in a biblical way is sin.

**E. Covetousness is Sin.** 1 Cor 5: 9

1. **The sin of covetousness is so bad that God says that we should not even \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
2. **God’s Commandment;**

**Repent of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_!**

**F. Using Money in a way that does make you more happy:**

1. What spending does make us happy?

a. Realize right now that money and stuff do not make you happy

What does make you happy is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ not stuff!!

2. Best way - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ that you really do not want to do.

## VI. Through Greed, Many Christians also curse their financial lives by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: Pro 3:9-10, Mal 3:7

Note: not giving God his share = robbery!

See also that the Tithe Pre-Dates the Jew in Gen 14 story of Melchizedek an OT type of Christ.

Also Note: All NT commandments **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** requirements on believers, never required less (not look on a woman…sinned already)

# Not only Wisdom, and financial blessing on earth can be lost, but eternal rewards can be lost also: Gal 5:19

IV. **8 Steps to Financial Peace:**

Dave Ramsey – very biblical very actionable steps that work – I added the first essential one

1. Give God His share first –Tithe - ALWAYS
2. $1000 Emergency Fund
3. Pay off all debt but the house – smallest to largest debt – emotion – not math!
4. 3-6 months living expenses – rainy day fund – most laid off at some time in life
5. Invest 15% of household income into Roth IRA’s and pre-tax retirement like 401K’s at work – start as early as possible.
6. College Funding - $11,000 per year state school.
7. Pay off Home Early – yields unbelievable financial freedom
8. Build Wealth!

## VI. Pride

A. See that Pride was the original sin of Satan: Isa 14:12

Notice how Satan talked to himself in his heart – I, I ,I - 5 I’s here.

One of the biggest ways to beat pride is to very carefully guard what you are telling yourself about yourself!

Do not read your own press releases – they are not reality and will get you into big trouble!!

Satan will either try to trick you by trapping you into the sin of pride by convincing you that you are so great and self focused, that you fall and become ineffective for the Lord. OR

Conversely, he will try to neutralize you by having you convince yourself that you are so worthless, and ineffective that you will not even engage in the fight.

Either way – he wins. Puffing yourself up and tearing yourself down are both based on self focused pride. Stop listening to you self talk about how great or terrible you are.

B. So what does God say about all this? The prideful will fall! Pro\_16:18, Pro\_29:23

C. God labels those who are prideful as fools: Pro\_14:3

D. Pride is also the source of fights: Pro\_13:10

E. Unfortunately, There are even going to be prideful people in heaven! Luke 14:7

F. God says it is imperative that you guard yourself against pride: Pro\_11:2

We must choose to fight pride every day in our lives, or we will fail.

## Homework – Points of Application

**Greed:**

Are you living in greed?

* + - * 1. Is your life focused on having; More, More, More? (More stuff, More Money, More Power, More Fame…)
        2. Do you have debt that is the result of greed to have things that God did not provide?
        3. Look at your spending since January 1st – what does it say about you?

What is your plan to correct your wrong thinking and correct any financial mess and eliminate all debt that may exist?

**Pride:**

Evaluate what you think about yourself –

* + - * 1. Are you always telling yourself how great you are or that you deserve more recognition?
        2. Or just as bad (and prideful) do you have a woe is me – I don’t deserve this attitude?
        3. Do you find yourself doing or saying things just to get attention?
        4. Do you find yourself purchasing things with an attitude to impress others?
        5. Do you find yourself admiring prideful people?

What is your plan to correct this wrong thinking?