

**There's Hope!**  
**Part IV; April 25, 2010**

**“The Money Pits”**

**Five Ways To Avoid The Money Pits:**

**Decide early in your life what's really valuable, then commit yourself to live by it!**

“Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. **Wherever your treasure is, there the desires of your heart will also be.**

– Matthew 6:19-21 (NLT)

**Keep your life simple and as free of debt as possible.**

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

“Don't agree to guarantee another person's debt or put up security for someone else. If you can't pay it, even your bed will be snatched from under you.” – Proverbs 22:26-27 (NLT)

**Prepare for the unexpected because it always comes!**

**A prudent person foresees danger and takes precautions.** The simpleton goes blindly on and suffers the consequences.

– Proverbs 22:3 (NLT)

**Track your spending so you can determine your spending!**

The two most important words in money management are “NO” AND “KNOW”!

If you don't know where your money has gone, odds are it'll go there again!

**Bring your finances under God's management BEFORE you ask Him for His blessing!**

“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. “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?”

– Matthew 6:24-26 (NLT)

**Our two financial responsibilities as Christians are:  
To give generously and to manage wisely.**

**The SECOND makes the FIRST possible!**

**For further reflection this week:**

What do I say is most valuable to me? Is it reflected in the way that I spend or invest my money?

What “money pit” do I often find myself in and what seems to be the reoccurring reasons for that?

Do I believe God feels good about how I both LIVE and GIVE?

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