

# Three Laws of Balance:

- Determine your focus point
- Clarify your purpose
- Make constant corrections

# Managing your Money “Finding Balance”

- Making Money
- Saving Money
- Spending Money
- Giving Money

In order to keep these in balance,  
we need to identify our focus  
point and purpose.

# Finding your Focus Point and Purpose

Focus Point – “Why do we have money?”

**Everything we have comes  
from God**

Clarify your purpose

**Honor God with Everything**

# The way we manage money is a window into our heart.

- If you want to know where your heart is, look at your check register.
  - We will always struggle with the tension between God and our stuff.
- “God has invited us into a relationship that puts God in front of our stuff” – Andy Stanley

# Correction #1 – Managing Consumer Debt

- Two types of debt:
  - > Consumer (spending) debt
  - > Investment debt
- There are 2 ways to increase your standard of living: Increase your income or debt.
  - > “One is slow, the other is woe.”

# Correction #1 – Managing Consumer Debt

- Freedom comes when you get rid of consumer debt.
  - > Typically – when you are in debt, things are not going well.
  - > Culture – if things are going well, we will lend you money.
- Debt comes from a lack of self-control.
  - > Self-Control is our protection from the enemy.

# Finding Financial Balance

Get rid of all your masters so  
God can be your master!

# How to get out of debt!

Managing our Finances God's Way

- Howard Dayton

Let no debt remain outstanding...Romans 13:8

1. Pray – “present your requests to God” – Philippians 4:6
2. Develop a “debt-free” mindset.
  - Do not conform any longer to the pattern of this world.  
Romans 12:2
3. List all your debts.
  - Include the interest rate on your debts.
4. List everything you own
  - Is there something you can sell?



# How to get out of debt!

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## 5. Establish a spending plan

- Can I do it for less?
- Do I really need it?

## 6. Establish a debt repayment schedule

## 7. Consider additional income

- Extra work should not harm your relationship to God and family.

## 8. Consider a radical change in lifestyle.

## 9. Don't give up

- ... Let us not get tired of doing what is right... Galatians 6:9