

## **Til Debt Do Us Part: How to avoid financial collapse in your marriage.**

What's your "money personality"?

Spender, Hoarder, Avoider, Amasser

### **Five critical mistakes that can lead to financial collapse:**

#### **1. Overestimating the importance of \_\_\_\_\_.**

*"Don't wear yourself out trying to get rich. Retrain yourself. Riches disappear in the blink of an eye, wealth spouts wings and flies off into the wild blue yonder."* Proverbs 23:4

#### **2. Pursuing instant \_\_\_\_\_.**

*Father, give me my share of the estate.* Luke 15:12

\_\_\_\_\_ is the ability to postpone pleasure.

*Mike Breaux*

*"A thick bankroll is no help when life falls apart, but a principled life can stand up to the worst."*

*Proverbs 11:4*

#### **3. Self-destructive \_\_\_\_\_.**

*"The younger son got together all that he had, set out for a distant country and there squandered his wealth in wild living."*

*Luke 15:13*

#### **4. Spending more than you earn.**

*"A borrower is slave to the lender."*

*Proverbs 22:7*

#### **5. Being unprepared for \_\_\_\_\_.**

*"So, at about the time his money ran out, wouldn't you know it, a great famine swept over the land and he began to starve,"*

*Luke 15:14*

*"Stupid people spend their money as fast as they get it; a wise man saves for the future."*

*Proverbs 21:20*

### **Steps to rebuilding.**

#### **1. Acknowledge the reality of where you \_\_\_\_\_.**

*The boy became so hungry that even the stuff that he was feeding pigs looked good to him, but no one gave him anything.*

*Luke 15:16*

#### **2. Develop a plan of \_\_\_\_\_.**

*The plans of the diligent, they lead to profit as surely as haste leads to poverty.*

*Proverbs 21:5*

### **10 10 80: A Quick Plan:**

#### **The first 10% goes to \_\_\_\_\_.**

*"Bring the whole tithe into the storehouse, that there may be food in my house. Trust me in this," says the Lord Almighty, "and see if I will not throw open the flood gates of Heaven and pour out so much blessing that you will not have room enough for it."*

*Malachi 3:10*

#### **The second 10% goes to \_\_\_\_\_**

*"Money earned, little by little will grow and grow"*

*Proverbs 13:11*

*Compound interest is your friend.*

*Ron Halsey*

#### **Live on the final 80%, using Good \$en\$e:**

*No more debt, put money aside for emergencies.*

*Start paying off your debt, be accountable with your money, etc.*