

# Setting Financial Goals

Growing Through Goal Setting - Part 3 of 4

“...The borrower is servant to the lender.” Proverbs 22:7

## I'M IN OVER MY HEAD WHEN I'M:

1. Living on \_\_\_\_\_.

“Don't withhold repayment of your debts. Don't say 'some other time,' if you can pay now.” Proverbs 3:27-28 (Living Bible)

“Boast not of tomorrow, for you know not what any day may bring forth.” Proverbs 27:1 (NAB)

2. Delaying payments or paying the \_\_\_\_\_.

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

3. Unable to \_\_\_\_\_ or \_\_\_\_\_.

God: “Will a man rob God? Yet you rob Me. But you ask, ‘How do we rob You?’ In tithes and offerings.” Malachi 3:8

“The wise man saves for the future, but the foolish man spends whatever he gets.” Proverbs 21:20 (Living Bible)

4. Unable to \_\_\_\_\_.

Jesus: “Give to Caesar what is Caesar's, and to God what is God's.” Matthew 22:21

“The authorities are working for God. Pay what you owe them, pay your personal and property taxes.” Romans 13:6-7

5. Spending money on \_\_\_\_\_.

“Indulging in luxuries, wine, and rich food will never make you wealthy.” Proverbs 21:17 (Good News)

“It is better to be satisfied with what you have than to be always wanting something else.” Ecclesiastes 6:9

6. Hoping to \_\_\_\_\_.

“Steady plodding brings prosperity; hasty speculation brings poverty.” Proverbs 21:5 (Living Bible)

“The diligent find freedom in their work.” Proverbs 12:24 (The Message)

“Dreaming all the time instead of working is foolishness.” Ecclesiastes 5:7 (New Living)

## GOALS TO FINANCIAL FREEDOM:

GOAL #1: Commit to becoming \_\_\_\_\_ now.

“The wicked borrow and do not repay.” Psalm 37:21

GOAL #2: Start paying \_\_\_\_\_ and \_\_\_\_\_ first.

“The purpose of tithing is to teach you always to put God first in your lives.” Deuteronomy 14:23 (Living Bible)

“A tenth of all you produce is the Lord's and it is holy” Leviticus 27:30

“Honor the Lord by giving Him the first part of all your income, and He will fill your barns to overflow.” Proverbs 3:9-10 (Living Bible)

“If the part of the dough offered as firstfruits is holy, then the whole batch is holy.” Romans 11:16

“A laborer is worthy of his hire.” 1 Timothy 5:18

“The wise man saves for the future...” Proverbs 21:20 (Living Bible)

“Careful planning puts you ahead in the long run; hurry and scurry puts you further behind.” Proverbs 21:5 (The Message)

GOAL #3: List all I \_\_\_\_\_ and all I \_\_\_\_\_.

“By wisdom a house is built, and through understanding it is established.” Proverbs 24:3

“...How stupid to decide before knowing the facts!” Proverbs 18:13 (Living Bible)

GOAL #4: Have a \_\_\_\_\_.

“Get rid of every idol.” Ezekiel 20:7 (Living Bible)

GOAL #5: Set up a \_\_\_\_\_ plan.

“Good planning and hard work lead to prosperity...” Proverbs 21:5 (New Living)

“Get good advice and you will succeed...” Proverbs 20:18 (Good News)

“Where there is no counsel, the people fall; but in the multitude of counselors there is safety.” Proverbs 11:14 (NKJV)

GOAL #6: Add \_\_\_\_\_.

Jesus: “If your right hand causes you to sin, cut it off...” Matthew 5:30 (KJV)

“...be content with what you have...” Hebrews 13:5

“...be content with your pay.” Luke 3:14

GOAL #7: Share my plan with \_\_\_\_\_.

“When your ways please the LORD, he will make your enemies into friends.” Proverbs 16:7 (Good News)

GOAL #8: \_\_\_\_\_.

“And let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don't get discouraged and give up.” Galatians 6:9 (Living Bible)

“We owed a debt because we broke God's laws. That debt listed all the rules that we fail to follow. But God forgave us and took away that debt and nailed it to the cross.” Colossians 2:13-14 (NCV)