



PUT IT TO WORK | WEEK 3
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Money and life are **intertwined**.

_____ % of Americans are not prepared for retirement.

A good person leaves an **inheritance** for their children's children.
Proverbs 13:22

We believe money is for _____.

The average American overspends \$ _____ a week: \$ _____ a year.

Why do people spend so much of what they make?

1. _____.
2. Out of control _____.
3. Keeping up with _____.
4. No _____.

"A budget is telling your money where to go, instead of wondering where it went." - John C. Maxwell

The **wise** have wealth and luxury, but **fools spend** whatever they get.
Proverbs 21:20

Consistent overspending generates _____.

Money is made to _____.

Investment: the outlay of money for income or profit.

But divide your **investments** among **many places**, for you do not know what risks might lie ahead. *Ecclesiastes 11:2*

"But the master replied, 'You wicked and lazy servant... why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'" *Matthew 25:26-27*

God's plan is for money to work for _____, not you to work for _____.

But isn't that gambling?

How much should I invest?

"Here at Ramsey Solutions, we tell people that they need to invest 15% of their gross income to build wealth for retirement." - Dave Ramsey

"\$81.5 billion of Warren Buffet's \$84.5 billion net worth came after his 65th birthday. Our minds are not built to handle such absurdities." - Morgan Housel

Are you working for money, or is money working for you?



Ready to make a budget? Get started with this quick video from Rachel Cruze giving entry-level information on how to set one up.

you, money
work
pain
budget
others
desire
Insecurity
143,7400
spending