

“It is **more blessed** to give than it is to receive.” Acts 20:35

Giving is difficult because we owe too       much       to too       many      .

*“Avoid credit cards. Just forget about them...you can’t make progress in your financial life going around borrowing money at 18%.”*  
— Warren Buffet

More money goes       out       than comes       in      .

Poor       money             management      .

*“Personal finance is about 80% behavior and 20% knowledge. The problem with my money—the problem with your money—is not mathematics. The problem is the idiot I shave with every morning. If I can get that guy to behave, he can be skinny and rich.”*  
— Dave Ramsey

Loss of       employment      .

Unexpected       emergencies      .

      College       tuition.

      Keeping       up.

*“We buy things we don’t need with money we don’t have to impress people we don’t like.”* — Unknown

Debt will make a       slave       out of you.

The rich rules over the poor, and the borrower is the slave of the lender. *Proverbs 22:7*

How do we beat debt?

1. You must have a strong enough       reason      .

*“Self-discipline is the ability to do what you need to do when you need to do it regardless of how you feel.”* — Unknown

If your reasons are strong enough you will       execute      .

2. Follow a proven       plan      .

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. *Proverbs 21:5*

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|--------------------------|-------------------------|
| 1. Make a list           | 4. Payoff smallest debt |
| 2. Make minimum payments | 5. Repeat               |
| 3. Find extra money      |                         |

## One Year New Testament Devotionals

Small group discussion questions related to the weekend message will resume in January during our next 10-week group semester. Until then, use these One Year New Testament questions to discuss with your small group or answer individually.

**Sunday, November 18: Read James 1:26 – 2:18**

*Favoritism Forbidden*

We are constantly fighting an internal battle against the desire to feel significant. Often, we look down on others to feel the significance we crave. God wants us to find our significance in Him alone. In what ways have you recently shown favoritism or prejudice toward others? In humility, what will you do today to make someone feel significant? (Philippians 2:3)

**Monday, November 19: Read James 2:19 – 3:18**

*Taming the Tongue*

The tongue is a small body part that can cause big problems. By having control over something as potent as our tongue, we can be highly effective disciples of Christ. Controlling the tongue can help us speak life into others. To bridle the tongue, we must guard against envy and self-seeking. When have you recently said something you regret? How will you guard your tongue today?

**Tuesday, November 20: Read James 4:1-17**

*Submit Yourselfs to God*

Conflict rarely begins because of an issue with others but most likely from an issue of our unmet desires. If we struggle in this area, our faith in God’s sovereignty needs to be built. Although every conflict cannot be resolved, seeking grace and humility puts us in a favorable position with God. Why would getting upset reveal a lack of trust in God’s sovereignty? Who do you need to seek resolution with, and what steps will you take today to do so?

**Wednesday, November 21: Read James 5:1-20**

*Patience in Suffering*

Life is filled with hardships (financial, marital, parental, occupational, health, etc.) James references Job in today’s reading because Job

lived what most would consider a very blessed life. However, God allowed Satan to put Job to the test. Job’s story shows we can trust the Lord through an honest relationship and prayer. What hardships are you facing, and how can God use them to build your faith? How will you take time today to communicate with God through authentic prayer?

**Thursday, November 22: Read 1 Peter 1:1-20**

*Be Holy*

God doesn’t ask us to “become holy” because He knows we could never do that on our own. Instead, He says, “Be holy.” Starting right now and every day forward, our lives should reflect who we are in Jesus. It’s not about perfection. It’s about direction. Perfection is only found in Jesus, but because we have been set apart for God’s purpose (1 Corinthians 6:19-20), we should be striving to better represent Jesus. Which recurring temptations do you give in to that don’t represent the holiness of Jesus? How could you “renew your mind” to support a more holy life? (Psalm 5:10)

**Friday, November 23: Read 1 Peter 1:21-2:17**

*A Well-Built House*

Peter refers to Jesus as the “Cornerstone.” People who follow Jesus have their lives built on the foundation of His principles. Those who follow Jesus still face troubles but can withstand any difficulty. (Matthew 7:24-27) The storms of life are no match for the safety God provides through a life built on Jesus. In what ways is your life built on the principles of Jesus, and in what ways is it not? What’s one thing you will do today to build your house on the Cornerstone?

**Saturday, November 24: Read 1 Peter 2:18-3:12**

*Honoring Authority*

Submitting to authority can be hard, especially when we don’t think the person in authority deserves it. Peter knew that how we behave toward those in authority preaches just as loudly as our words. When we cooperate with authority without compromising our commitment to Jesus, it creates opportunities to earn trust and spread the Gospel. How do you speak to others about those who have been placed in authority over you? How can you honor someone in authority over you today?