
❖SERMON NOTES ❖

Sunday, February 25, 2007

“FINANCIAL FREEDOM – DEALING WITH DEBT”

(Luke 16:11)

1. KEEP GOOD RECORDS (Proverbs 27:23-24).

“Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations” (Proverbs 27:23-24, NIV).

There are four things you need to keep good records on:

- 1. What I own**
- 2. What I owe**
- 3. What I earn**
- 4. Where it all goes**

Ignorance of your financial condition + easy credit = disaster.

2. PLAN YOUR SPENDING (Proverbs 21:5).

“The plans of the diligent lead to profit as surely as haste leads to poverty” (Proverbs 21:5, NIV).

“Fools spend whatever they get” (Proverbs 21:20, NLT).

3. SAVE FOR THE FUTURE (Proverbs 21:20).

“In the house of the wise are stores of choice food and oil” (Proverbs 21:20, NIV).

4. RETURN TEN PERCENT BACK TO GOD (Proverbs 3:9-10).

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Malachi 3:10, NIV).

“I want you to take the first ten percent and give it back to Me.”
“Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing” (Proverbs 3:9-10).

- 1. It’s an act of gratitude for the past.**
- 2. It’s an act of priority in the present.**
- 3. It’s a statement of faith.**

5. ENJOY WHAT YOU HAVE (Ecclesiastes 6:9).

“Enjoy what you have rather than desiring what you don’t have. Just dreaming about nice things is meaningless—like chasing the wind” (Ecclesiastes 6:9, NLT).

“Keep your lives free from the love of money and be content with what you have” (Hebrews 13:5, NIV).