

# Avoiding Financial Disaster

Proverbs 27:23-24

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## THE FIVE ESSENTIALS TO AVOID FINANCIAL DISASTER

### I. Know where your money is going: Perfect Records

*Ignorance plus easy credit equals disaster (Prov. 27:23-24)*

Four things you must know:

1. I need to know what I owe.
2. I need to know what I own.
3. I need to know what I earn.
4. I need to know where it goes.

### II. Know where you'll spend your money: Planned Spending

*Setting financial goals and sticking to them is essential (Prov. 21:5)*

Three common American addictions:

1. Impulse buying
2. Shopaholics
3. Credit chaos

### III. Know you'll need money for your future: Planned Savings

*The average American has \$12,000 in credit card debt (Prov. 6:6-11)*

### IV. Know the power of contentment: Purpose to be Happy

*The jet set is the debt set (Prov. 21:7; Heb. 13:5).*

### V. Know the power of your tithe in God's hand: Perfect Provision

*Your tithe represents your heart's devotion (Prov. 3:9-10).*

## APPLICATION AND CHALLENGE

1. Practice all five lessons consistently and diligently.
2. Trust God with the impossible.
3. Become accountable.

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