

GOOD CENTS: GETTING YOUR HOUSE IN ORDER

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Luke 16:10-13 NLT

"If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own? No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money."

Proverbs 22:7 NIV

The rich rule over the poor, and the borrower is slave to the lender.

- **U.S. national debt:** \$19.5 trillion and growing
- **Debt per taxpayer:** \$163,132
- **U.S. federal budget:** \$585 billion (obligations greater than income)
- **U.S. interest paid on debt:** \$2.419 trillion
- **U.S. total debt:** \$66 trillion

- **Personal debt:** \$17 trillion
- **Mortgage debt:** \$14 trillion
- **Student loan debt:** \$1.4 trillion
- **Credit card debt:** \$973 billion
- **U.S. unfunded liabilities:** \$103 trillion (money committed without funding)

Currently:

- 162.5 million people receiving government support
- 46.9 million living below poverty line
- 40.1 million without health insurance
- 42.9 receiving food stamps

- Estimated 80% of Americans will work 40 years of their lives and retire with less than \$250 in savings.

Proverbs 22:7 NIV

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Getting Your House in Order:

1. See debt as a plan of the enemy.

Mark 4:19 NKJ

“...and the cares of this world, the deceitfulness of riches, and the desires for other things entering in choke the word, and it becomes unfruitful.”

2. Develop a plan of attack.

Proverbs 21:5 NLT

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

3. Embrace contentment.

1 Timothy 6:6-8 NKJ

Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content.

4. Seek out Godly counsel.

Proverbs 15:22 NIV

Plans fail for lack of counsel, but with many advisers they succeed.

Proverbs 18:1 NKJ

A man who isolates himself seeks his own desire; he rages against all wise judgment..

5. Always keep God first in your finances.

Matthew 6:33 NKJ

“But seek first the kingdom of God and His righteousness, and all these things shall be added to you.”

Proverbs 3:9-10 NKJ

Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.