

## GUARDRAILS

- ✓ A system designed to keep vehicles from \_\_\_\_\_ into dangerous or \_\_\_\_\_ areas.
- ✓ Personal Guardrails are \_\_\_\_\_ of \_\_\_\_\_ that become matters of conscience.

## Consumption Assumption

Most of the problems people come to me with are related to \_\_\_\_\_ and \_\_\_\_\_. In most cases they stem from someone's \_\_\_\_\_.

- ✓ God doesn't want something \_\_\_\_\_ you.
- ✓ He wants something \_\_\_\_\_ you.

*(Matthew 6:24 NIV) "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*

1. When our trust is in our \_\_\_\_\_ we wind up in one of two ditches:
  - A. \_\_\_\_\_ which leads to \_\_\_\_\_.
  - B. \_\_\_\_\_ which is based in \_\_\_\_\_.

- C. Both are rooted in \_\_\_\_\_: the assumption that it's all for our \_\_\_\_\_.

### 4. A Biblical formula for healthy finances:

▶ \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

*(Matthew 6:24 NIV) "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money. So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. BUT seek first his kingdom and his righteousness, and all these things will be given to you as well."*

## FINANCIAL GUARDRAILS

1. Give \_\_\_\_\_ you spend.
2. Write the next check to \_\_\_\_\_.
  - A. Build an \_\_\_\_\_
  - B. 3-6 moths of \_\_\_\_\_
  - C. \_\_\_\_\_ in your future - your children
3. Live on the \_\_\_\_\_
4. Financial independence is living knowing your \_\_\_\_\_ dependence is not your finances.

## GUARDRAILS

- ✓ A system designed to keep vehicles from STRAYING into dangerous or OFF-LIMIT areas.
- ✓ Personal Guardrails are STANDARDS of BEHAVIOR that become matters of conscience.

## Consumption Assumption

Most of the problems people come to me with are related to SEX and MONEY. In most cases they stem from someone's LACK OF CONTROL.

- ✓ God doesn't want something FROM you.
- ✓ He wants something FOR you.

*(Matthew 6:24 NIV) "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*

1. When our trust is in our STUFF we wind up in one of two ditches:
  - A. CONSUMING which leads to DEBT.
  - B. HOARDING which is based in FEAR.

C. Both are rooted in GREED: the assumption that it's all for our CONSUMPTION.

4. A Biblical formula for healthy finances:
  - ▶ GIVE, SAVE, LIVE

*(Matthew 6:24 NIV) "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money. So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. BUT seek first his kingdom and his righteousness, and all these things will be given to you as well."*

## FINANCIAL GUARDRAILS

1. Give BEFORE you spend.
2. Write the next check to YOU.
  - A. Build an EMERGENCY FUND
  - B. 3-6 moths of EXPENSES
  - C. INVEST in your future - your children
3. Live on the REST
4. Financial independence is living knowing your ULTIMATE dependence is not your finances.