

**A Revival Of Our Hearts (#15)  
 “Becoming Financially Free”  
 Cornerstone Church Of Poway  
 Pastor Ed Turley  
 July 12, 2020**

**Big Idea:** We need a revival in our hearts and homes that changes our lives.

**Four Warnings For The Misuse Of Wealth:**

**1. Don't \_\_\_\_\_ My Wealth**

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. **James 5:1-3 (NIV)**

**2. Don't Acquire Wealth \_\_\_\_\_**

Look! The wages you **failed to pay** the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. **James 5:4 (NIV)**

**3. Don't Let The Love Of Money \_\_\_\_\_**

You have lived on earth in **luxury** and **self-indulgence**. You have fattened yourselves in the day of slaughter. **James 5:5 (NIV)**

“For the **love of money** is the root of all kinds of evil. And some people, **craving** money, have **wandered** from the true faith and **pierced** themselves with many sorrows.” **1 Timothy 6:10 (NLT2)**

**4. Don't Misuse The \_\_\_\_\_**

You have **condemned and murdered** innocent men, who were not opposing you. **James 5:6 (NIV)**

○ **Jezebel & Ahab take Naboth's vineyard**

“I asked Naboth to sell me his vineyard or trade it, but he refused!” Ahab told her. “Are you the king of Israel or not?” Jezebel demanded. “Get up and eat something, and don't worry about it. I'll get you Naboth's vineyard!”

**1 Kings 21:6-7 (NLT2)**

So she wrote letters in Ahab's name, sealed them with his seal, and sent them to the elders and other leaders of the town where Naboth lived. In her letters she commanded: “Call the citizens together for fasting and prayer, and give Naboth a place of honor. And then seat two scoundrels across from him who will accuse him of cursing God and the king. Then take him out and stone him to death.”

**1 Kings 21:8-10 (NLT2)**

## Five Habits To Becoming Financially Free:

### Habit #1: Know Where My Money \_\_\_\_\_

“Wealth from hard work **grows over time.**” **Proverbs 13:11b (NLT2)**

Income = \$ \_\_\_\_\_

Expenses = \$ \_\_\_\_\_

Margin = \$ \_\_\_\_\_

### Habit #2: Tell My Money \_\_\_\_\_

The wise have wealth and luxury, but fools spend whatever they get.

**Proverbs 21:20 (NLT2)**

- Mutual decision between husband & wife
- Be a matter of prayer
- Based on goals: spending, saving, giving

Current Plan = Live on \_\_\_\_\_ % Save \_\_\_\_\_ % Give \_\_\_\_\_ %

New Goal = Live on \_\_\_\_\_ % Save \_\_\_\_\_ % Give \_\_\_\_\_ %

What is a non-essential I can give up to reach my goals and create margin?  
\_\_\_\_\_ ? = \$ \_\_\_\_\_ put monthly against smallest debt.

### Habit #3: Enjoy \_\_\_\_\_

“True godliness with **contentment** is itself great wealth.” **1 Timothy 6:6 (NLT2)**

### Habit #4: Commit To Becoming \_\_\_\_\_!

“Borrow money and you are the lender's slave.” **Proverbs 22:7 (TEV)**

- **Baby Step One:** Start an Emergency Fund of \$1,000 - build to 3 mo. income.
- **Baby Step Two:** Debt Snowball: Pay off your smallest debt first and add that payment to your next smallest debt to create a snowball effect. After paying off your second debt, add payment 1 & 2 to accelerate payment on 3rd creditor while paying minimum on others. When 3rd creditor is paid off, add all of 1st, 2nd and 3rd payments onto 4th, and continue until all debt is paid. Savings of 4 yrs.

### Habit #5: Put God First \_\_\_\_\_

“Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”

**Proverbs 3:9-10 (NIV)**

### My next right step to have freedom, I will:

[ ] Begin the debt snowball now

[ ] Put God first in my finances = Give \_\_\_\_\_ % Save \_\_\_\_\_ % Live on \_\_\_\_\_

[ ] Ask Jesus to be my Lord and Savior



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**Family Corner:** [Choose one day this week to ask questions to go deeper in faith as a family. Try this over dinner. Keep it to 12 minutes or less.]

**Small Groups:** [Choose as many questions that honor your group’s time commitment]

**Open in Prayer:**

- What thoughts from this week’s message encourage me to live like Jesus?

**Icebreaker:** What is something you saved up for a long time to purchase?  
How did the saving add to the value?

**Big Idea:** We need a revival in our hearts and homes that changes our lives.

“Come close to God, and God will come close to you.” **James 4:8a (NLT2)**

**Remember Verse**

**Four Warnings For The Misuse Of Wealth:**

**1. Don’t Hoard My Wealth**

**Read James 5:1-3**

What warning does James give to those who hoard their wealth?  
How stressed are you about your finances?

**2. Don’t Acquire Wealth Dishonestly**

**Read James 5:4**

What warning does James give in verse 4?  
What do you find hopeful in this verse?

**3. Don’t Let The Love Of Money Define Me**

**Read James 5:5**

What warning does James give in verse 5?

**Read 1 Timothy 6:10**

What problems have you experienced because of the “love of money” or your craving for more than you have?

**4. Don’t Misuse The Influence Of Wealth**

**Read James 5:6**

How far will some people go for greed?

○ **Jezebel & Ahab take Naboth's vineyard**

**Read 1 Kings 21:6-10**

What does Ahab's reaction reveal about him?

What does Jezebel's solution reveal about her?

**Five Habits To Becoming Financially Free:**

**Habit #1: Know Where My Money Is Going**

**Read Proverbs 13:11**

Track your income and expenses to give you your current margin.

Income = \$ \_\_\_\_\_

Expenses = \$ \_\_\_\_\_

Margin = \$ \_\_\_\_\_

**Habit #2: Tell My Money Where To Go**

**Read Proverbs 21:20**

When creating a budget keep in mind these three things.

- Mutual decision between husband & wife
- Be a matter of prayer
- Based on goals: spending, saving, giving

Current Plan = Live on \_\_\_\_\_ % Save \_\_\_\_\_ % Give \_\_\_\_\_ %

New Goal = Live on \_\_\_\_\_ % Save \_\_\_\_\_ % Give \_\_\_\_\_ %

What is a non-essential I can give up to reach my goals and create margin?  
\_\_\_\_\_ ? = \$ \_\_\_\_\_ put monthly against smallest debt.

**Habit #3: Enjoy What I Have**

**Read 1 Timothy 6:6**

**Habit #4: Commit to Becoming Debt Free Now! [Dave Ramsey- Financial Peace] Proverbs 22:7**

- **Baby Step One:** Start an Emergency Fund of \$1,000 - build to 3 mo. income
- **Baby Step Two:** Debt Snowball: Pay off your smallest debt first and add that payment to your next smallest debt to create a snowball effect. After paying off your second debt, add payment 1 & 2 to accelerate payment on 3rd creditor while paying minimum on others. When 3rd creditor is paid off, add all of 1st, 2nd and 3rd payments onto 4th, and continue until all debt is paid. Savings of 4 yrs.

**Habit #5: Put God First In My Finances**

**Read Proverbs 3:9-10**

Why honor God with your firstfruits?

**Close in Prayer:** Start praying. Be bold and pray specifically.