

S E S S I O N



*PINOCCHIO*

## CULTURE'S FINANCIAL PLAN

How many of these slogans have you heard? How many of these slogans have enticed you into a buying decision you wish you could take back?

- ***“Buy Now, Pay Later!”***
- ***“No Payments until 20xx!”***
- ***“Easy Payments!”***
- ***“0% Financing!”***
- ***“Instant Credit!”***
- ***“No Money Down!”***

THE CULTURE, OUR FLESH, AND THE DEVIL SCREAM:

YOU DESERVE IT (38) \_\_\_\_\_ !

## CULTURE'S RESULTS

U.S. household consumer debt profile (through 2016)

- ***Average credit card debt: \$16,425 (among those carrying credit card debt)***
- ***Average mortgage debt: \$180,000***
- ***Average student loan debt: \$50,868***

Savings Statistics

- ***30% working-age people have less than \$1000 in savings***
- ***50% retirees forced to retire earlier than desired***
- ***68% of retirees fully dependent on Social Security***

Source: [www.nerdwallet.com](http://www.nerdwallet.com)

# GOD'S PERSPECTIVE

*A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished. - Proverbs 28:10*

Who is the faithful man?

- ***The one who trusts and obeys what God has said***
- ***The one who learns and follows His principles***

# FINANCIAL PRINCIPLES

***Generally speaking,***

- Biblical Principles are NOT commandments
- Biblical Principles are NOT moral issues
- Biblical Principles are NOT a function of right or wrong

***Biblical Principles are NOT*** <sup>(39)</sup> \_\_\_\_\_

- Biblical Principles are how God designed His universe to function
- Biblical Principles are how God intends His most favored creation (You!) to interact with His creation

***Biblical Principles are*** <sup>(40)</sup> \_\_\_\_\_

We demand guardrails where we run the risk of being hurt physically.

- Would you ride a motorcycle without a helmet?
- Would you put your toddler on a bicycle without a helmet?
- Would you ride a roller coaster without a lap bar or safety bar?
- Would you get into an elevator without an emergency braking system?

Why not have guardrails where we run the very REAL risk of being hurt financially?

# FINANCIAL PRACTICES

Financial Practices must be mastered

- Regardless of your age
- Regardless of your debt-level
- Regardless of your income level
- Regardless of your education level
- Regardless of your net worth

• ***Mastering the principles & practices is*** <sup>(41)</sup> \_\_\_\_\_  
***if you want to be free! Scripture contains NO Plan B!***

## NATURE OF PRINCIPLES & PRACTICES

### *They are easy to understand*

- You will immediately understand them
- You will immediately know whether you have implemented and mastered them

### *They are hard to adopt*

- They are hard to follow because they require discipline, sacrifice, and a long-term perspective
- The opposition is real, ruthless, and relentless

PRINCIPLES ARE NOT TRUE  
BECAUSE THEY <sup>(42)</sup> \_\_\_\_\_ . . .

PRINCIPLES WORK  
BECAUSE THEY ARE <sup>(43)</sup> \_\_\_\_\_ !!!

## THE PINOCCHIO EFFECT

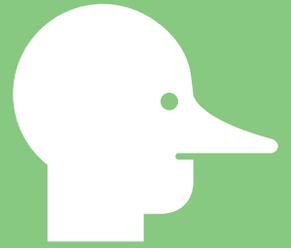
*Violating a principle results in an immediate consequence*

*- when Pinocchio lied, the results were obvious and immediate!*

## THE FARMER'S EFFECT

*Following the principles results in a harvest, and the results ALWAYS come later and greater*

*Financial Principles follow the Farmer's Effect. The consequences of following or violating financial principles don't appear immediately – they appear much later, and have a much greater impact!*



THE PINOCCHIO EFFECT



THE FARMER'S EFFECT

PRINCIPLE  
TWO

*Finances Honor the* <sup>(44)</sup> \_\_\_\_\_

*The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty. - Proverbs 21:5*

## SESSION 6 BIG IDEAS



Principle two is about understanding the time component of implementing positive financial changes. Scripture tells us that diligence and concerted effort over time are the keys to increased prosperity. There is no such thing as ‘get rich quick’. In review:

- **Principles are like guardrails – they protect us from bad consequences**
- **Practices are habits we need to adopt for a lifetime – they aren’t one-time tasks to accomplish**
- **Principles and Practices honor the farmer and the Law of the Harvest**
- **Principles and Practices are EASY & HARD**

1. Describe one good financial decision you’ve made and the harvest it has produced.

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2. What one thing you will commit to change in order to reap a financial harvest?

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## GOD’S REMINDER FOR PATIENCE

<sup>29</sup> He gives power to the weak, And to those who have no might He increases strength. <sup>30</sup> Even the youths shall faint and be weary, And the young men shall utterly fall, <sup>31</sup> But those who wait on the LORD Shall renew their strength; They shall mount up with wings like eagles, They shall run and not be weary, They shall walk and not faint. - **Isaiah 40:29-31**

- God does not want you to struggle with finances
- God wants you to be free financially
- God will answer your prayer for help
- You were created to live an abundant life
  
- Do believe that God wants to deepen your relationship with Him in the midst of the financial challenges?
- Do believe the Holy Spirit wants to develop the fruit of patience in your life?

## PRAY EXPECTANTLY

*Heavenly Father, I trust You. Thank You for choosing me to be Your son or daughter. Thank You for promising me an abundant life. Thank You for leading me into a deeper and richer relationship with You. While I desire financial freedom, more so I desire You.*

*Jesus, thank You for showing me grace and patience when rebuke was deserved.*

*Holy Spirit, speak to me words of life, and help me to recognize and reject words that come from the enemy. I want to hear Your voice alone.*

*In Jesus’ Name.*