

# Money Intelligence

## How To Master Your Money

### I. Introduction

- A. Mark 8:36 (NAS) *"For what does it profit a man to gain the whole world, and forfeit his soul?"*
- B. You will never "      drift      " into financial freedom!
- C. Prov. 21:20 (NLT) *The wise man saves for the future, but the foolish man spends whatever he gets.*

### II. The   10   -   10   -   80   Plan

- A. The two entities who are going to get paid out of every paycheck are:
  - 1.   God  
    - a. Deut. 14:23c (NLT) *"The purpose of tithing is to teach you always to put God first in your lives."*
    - b. Prov. 3:9-10 (NAS) *<sup>9</sup>Honor the LORD from your wealth and from the first of all your produce; <sup>10</sup>So your barns will be filled with plenty and your vats will overflow with new wine.*
    - c. Mal. 3:10 (NAS) *"Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.*
  - 2.   You
- B. You pay   everybody     else   out of the 80%!
- C. This plan is going to require at least 3 things:
  - 1. Advance   decision   -   making
  - 2.   Delayed     gratification
  - 3.   Character
- D. Most people don't have this kind of plan and stick with it because of the uncontrollable urge within us to   spend     money  !

### III. What prompts some of us to spend money?

- A. Some of us are   impulsive   spenders.
  - 1. Every paycheck, first thing, pay   God   and pay   yourself  !
- B. Some of us are   compulsive   spenders.
  - 1. Prov. 21:5 (NLT) *Steady plodding brings prosperity; hasty speculation brings poverty.*
  - 2. Prov. 13:11b (NIV) *He who gathers money little by little makes it grow.*
- C. Some of us are   revenge   spenders.
- D. Some of us are   special     interest   spenders.
- E. Some of us are   status   spenders.

### IV. One of the basic lessons taught in Scripture is that you were born for   Freedom  !

- A. John 8:36 (NAS) *“So if the Son makes you free, you shall be free indeed!”*
- B. Put a “freedom” plan in place for yourself and your family! Do the 10-10-80 Plan!
- C. Household Budget Workshop here at VCNP – Free!
  - 1. Saturday, February 16<sup>th</sup>, 9:00 a.m. – 1:00 p.m.
- D. Financial Peace University
  - 1. Orientation (Saturday, Feb. 16<sup>th</sup> at 6:00 p.m., or Tuesday, Feb. 19<sup>th</sup> at 7:00 p.m.)

**V. Conclusion**