

BALANCE

(3) Back In The Black

THREE LAWS OF BALANCE...

1. REFERENCE POINT

3. CLEAR OBJECTIVE

2. CONSTANT CORRECTIONS

PERSONAL DEBT

(Personal Consumer/Credit Debt!)

FAMILY ORIGIN effects **HOW** we manage our **Personal Finances!**

The First Way...

ALL of us have moved into our Adulthood – in some way –
have been influenced by our **FAMILY** in **HOW WE VIEW OUR FINANCES!**

The Second Way...

We may have been so offended in **HOW THEY MANAGED MONEY** –
we run in the **OPPOSITE DIRECTION!**

**“IF I’M SMART ENOUGH TO “MAKE” MY OWN MONEY –
THEN I’M SMART ENOUGH TO “MANAGE” MY MONEY!”**

1. HOW MUCH DO WE WANT TO “GIVE” AWAY?

2. HOW MUCH DO WE WANT TO “SAVE?”

3. GET OUT OF DEBT!

TWO WAYS that we can **IMPROVE OUR STANDARD OF LIVING...**

1. Save – Spend Wisely and WORK HARD to MAINTAIN BALANCE!

2. We can use CREDIT and incur DEBT!

Deuteronomy 20:12...

*The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. **You will lend to many nations but will borrow from none.***

Proverbs 22:7...

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

Proverbs 25:28...

*Like a **city whose walls are broken down** is a man who lacks self-control.*

*By not exercising **SELF-CONTROL...** you give **OVER CONTROL...** to your **ENEMY!!***

Ever found yourself in this place...?

WHY is it that you can’t **GIVE** to people **IN NEED...**
because you’ve spent so much on **STUFF** you **DON’T NEED?**

We **DRIFT IN TO DEBT...** but you gotta **DIG YOUR WAY OUT OF IT!**