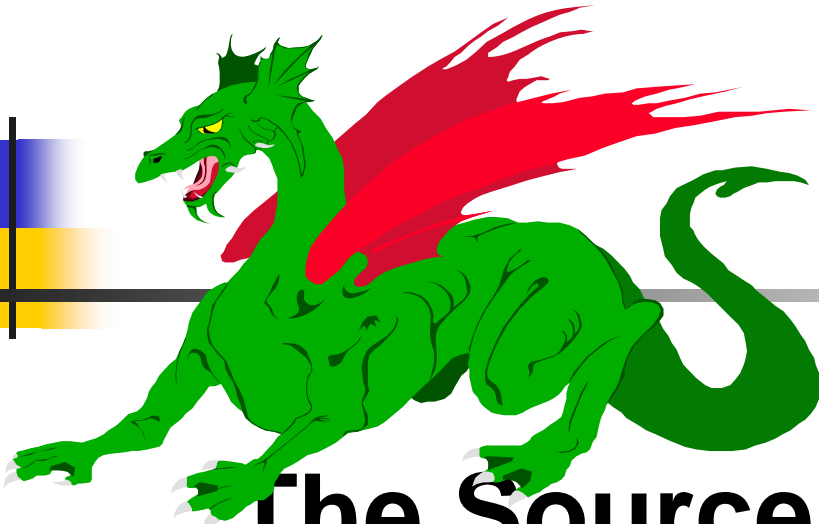


The ABC's of Financial Freedom



**The Source of Money
Problems**

Text: Matthew 6:19-24

Wednesday, May 11, 2011



ABC's Series

- ***The Source of Money Problems***
- ***Seven Secrets of Financial Freedom***
- ***Principles of Money Management***
- ***Basic Financial Planning***
 - **Preparing a Family Budget**
 - **Basic Investing**
 - **Basic Retirement Planning**



ABC's Series

- ***Basic* Estate Planning**
 - **Wills, Trusts, Etc.**
- ***Biblical* Stewardship**
 - **Tithing**
 - **Grace Giving**

Two Money Monsters

Debt



Greed





Debt is...

- **...money owed to an individual, company or organization that you are obligated to pay**

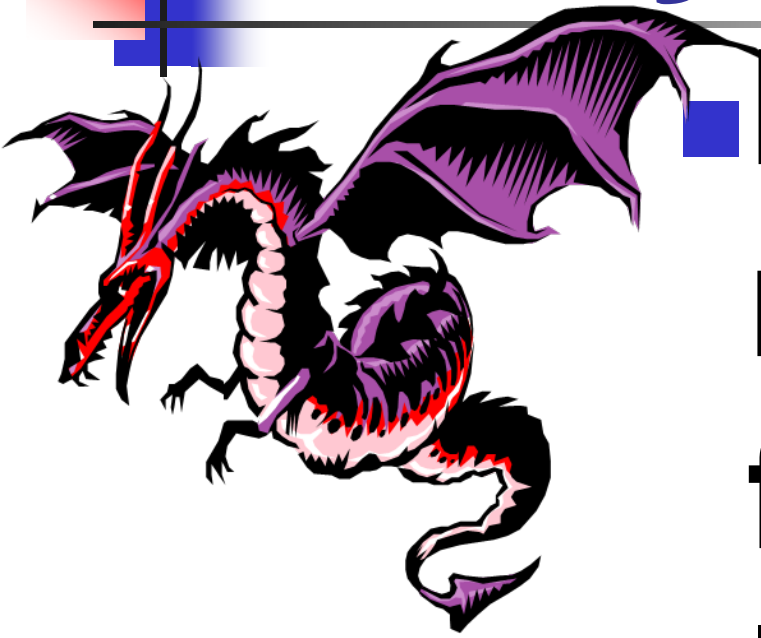


Greed is...

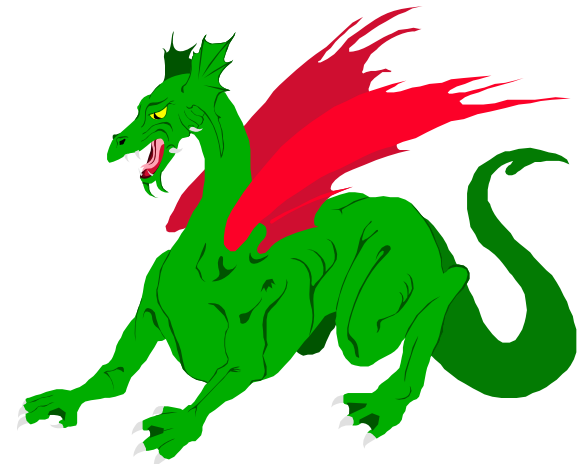
- ...an obsession with the accumulation money or material wealth beyond what is needed. Greed is always selfish and can never be satisfied.



Key Question



- How do these monsters get a foothold in our lives?





Two Factors

- **Ignorance...a head issue**
- **Foolishness...a heart issue**



The Head Issue

- **Scripture is clear on the issue of debt but we just don't seem to be convinced that debt is a problem**



Proverbs 22:7

- **The rich rules over the poor, and the borrower becomes the lender's slave.**



Proverbs 22:26

- **Do not be among those who give pledges, among those who become guarantors for debts.**



Proverbs 4:7

- **Getting wisdom is the wisest thing you can do! And whatever else you do, develop good judgment. (NLT)**



The Bottom Line

- **Don't borrow unless it is absolutely necessary, and whatever you do, be very careful about co-signing someone else's note**



The Heart Issue...

- **...may be the most difficult issue of all to deal with because it involves our concept of ourselves.**



Heart Issues

- **Delayed Gratification**
- **Self-discipline**
- **Problem Solving**
- **Character Disorders**

Delayed Gratification...



- ...is a process of scheduling the pain and pleasure of your life in such a way as to enhance the pleasure by meeting and experiencing the pain first and getting it over with.
- M. Scott Peck



Self-Discipline is...

- ...the ability to stick to actions, thoughts, and behaviors which lead to improvement and success.
- ...is the ability to give up instant pleasure and satisfaction for a loftier goal or objective.



A problem is...

- **...some deviation from what is normal, desired or the expected and the cause and/or the solution is unknown.**

Problem Solving



- **“Problems do not go away. They must be worked through or else they remain, forever a barrier to the growth and development of the spirit.”**

- **M. Scott Peck**



Character Disorder...

- ...is when an individual displays a discernable pattern of gross avoidance of responsibility for actions and behaviors

Neurosis vs.

Character Disorder

- **“Neurotics in conflict with the world assume they are at fault...when those with character disorders are in conflict with the world, they assume the world is at fault ”-
---Scott Peck**

The Source of a Believer's Problems

- **The Devil**
- **The Flesh**
- **The World**
- **(1 John 2:15-17)**



Now that we know...

- **...the source of a believer's problems, exactly how do we deal with them?**



The Answer...

- 1) Choose the right treasure





Two Treasures

19“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20“But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; ²¹for where your treasure is, there your heart will be also.



Two Treasures

- **Not a prohibition against material possessions but something is definitely wrong**
- **Not a prohibition against saving**
- **Jesus is dealing with an attitude**
- **Treasure has power over us**



Two Treasures

- **Treasures on Earth**

- **Treasures in Heaven**



The Lesson

- **Cultivate the right values**



Two Visions

- **22** “The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. **23** “But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!



Two Visions

- **One Vision Clear**
- **One Vision Cloudy**



The Lesson

- **Clarify your perspective about money**



Two Masters

- **24“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and ◦wealth. (riches, mammon)**



Two Masters

- **God**

- **Money**



The Lesson

- **Commit to serving
the right master**