

## ***Right on the Money: Spending Wisely***

Proverbs 10:4; 13:4; 14:23

### ***I. Spending wisely begins with knowing how to work.***

- A. Teach yourself and your children that there is no such thing as “\_\_\_\_\_” that will not have consequences down the road (Prov. 10:4; 13:4; 14:23).
- B. Understand that “get rich quick” schemes are \_\_\_\_\_ wasters (Prov. 20:21, 21:5-6).

### ***II. Spending wisely keeps track of how the money is spent by using a budget.***

- A. \_\_\_\_\_ fixed, variable and miscellaneous expenses.
- B. Learn to spend \_\_\_\_\_ percent of your take home pay after taxes (Prov. 15:16; 16:8; 17:1).
- C. Keep yourself from incurring further debt by developing a \_\_\_\_\_ to pay off the ones you have currently (Prov. 22:7).

### ***III. Spending wisely recognizes its limits.***

- A. Develop a “\_\_\_\_\_” that works for you (envelope method, recording sheet, etc.). Limits teach us patience and what is important (Prov. 27:23-24).
- B. Be creative in \_\_\_\_\_ costs (barter services, deal/negotiate, Look for discounts, second hand stores/consignment shops, yard sales, generic brands, coupon codes, etc.).

*“We teach people to follow Jesus.”*