

Dollars and Sense

3 Money Mistakes That Can Hold You Back

Mistake #1: Embracing _____

Proverbs 21:17 *Those who love pleasure become poor; those who love wine and luxury will never be rich.*

Solution: Reprioritize _____

a) Trim _____

I Timothy 6:8 *So if we have enough food and clothing, let us be content.*

b) Practice _____

Colossians 3:15 *So let the peace that comes from Christ control your thoughts. And be grateful.*

c) Pay _____

Proverbs 21:20 *The wise have wealth and luxury, but fools spend whatever they get.*

d) Identify your _____

Mistake #2: Not _____

Proverbs 23:5 *Your money flies away before you know it, just like an eagle suddenly taking off.*

Solution: Live _____

Proverbs 21:5 *The plans of the diligent lead to profit as surely as haste leads to poverty.*

Mistake #3: Not _____ with what you have

Proverbs 11:28 *Those who trust in their riches will fall, but the righteous will thrive like a green leaf.*

Solution: _____

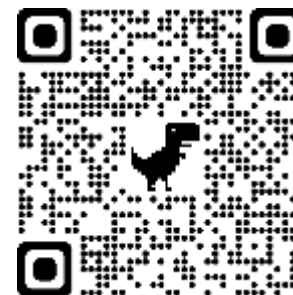
Proverbs 3:9 *Honor the LORD by giving him your money and the first part of all your crops.*

Budgeting basics:

- 1) Record your monthly income
- 2) Record your monthly expenses
 - a. Utilities
 - b. Food
 - c. Gas
 - d. Debt (each 1 separate)
 - e. Miscellaneous
 - f. Rent/mortgage
- 3) Tell every dollar where to go

www.daveramsey.com/ramsey-plus/budgeting

<https://www.daveramsey.com/blog/the-truth-about-budgeting/>



Proverbs 11:28 *Trust in your money and down you go! But the godly flourish like leaves in spring.*

Psalms 119:36 *Make me want to obey you, rather than to be rich.*

Proverbs 11:24 *Give freely and become more wealthy; be stingy and lose everything.*

Ecclesiastes 5:10 *Those who love money will never have enough. How meaningless to think that wealth brings true happiness!*

Psalms 39:6 *We are merely moving shadows, and all our busy rushing ends in nothing. We heap up wealth, not knowing who will spend it.*