



Pastor Tim Gilligan

Part 3

September 27, 2009

Monday

People are living exhausted, hurting, in pain, and holding their breath, even believers who love Jesus. The problem is there no margin or cushion and this results in pressure and pain. When margin is present, life flows. (Luke 21:34, Hebrews 12:1)

- In what areas do you need more margins?

Tuesday

What we are trying to buy (love, friendship, respect, family, fun, standing, and fulfillment) can't be bought. Often culture acts as a dictator: telling you what you should have. (Luke 12:15)

- What have you been trying to buy?

Wednesday

The issue of Lordship must be settled. Mammon (money, possessions) is so powerful that it competes head to head with God. Jesus demands a choice; mammon or me. To break mammon's back, give and handle possessions as God instructs us to. This brings mammon under the domain of the Kingdom and adds grace and blessing. (Matthew 6:24)

- How do you need to settle the issue of Lordship?

Thursday

Redefine our needs and desires. Needs are few and basic: God, love, relationships, meaningful work, food, shelter, clothing, transportation. Probably everything else is a desire. God is generous, gracious, and grants many of our desires to be enjoyed. God will help you with both (needs and desires). Just remember to keep first things first. (Philippians 4:19, Matthew 6:31-33, 1 Timothy 6:17)

- Examine your needs and desires, what do you truly need?

Friday

Get a plan! God first, spend less than you make, force savings, avoid debt, make a budget and look ahead. Get some help if you need to. Living in a new reality, you must create, regain or maintain margin in your finances. (2 Corinthians 9:8, Psalm 121:1-2)

- Do you have a plan? What do you need to do, to bring it current?

Memorization: Psalm 121:1-2 (NKJV)

I will lift up my eyes to the hills — from whence comes my help? My help comes from the LORD, Who made heaven and earth.



DAVE RAMSEY'S SEVEN BABY STEPS

Getting out of debt will not happen overnight; it takes time.
Here are the Baby Steps that will get you started:

step 1 : \$1,000 In An Emergency Fund

step 2 : Pay Off All Debt With The Debt Snowball

step 3 : 3 To 6 Months Expenses In Savings

**step 4 : Invest 15% Of Income Into Roth IRAs
And Pre-Tax Retirement Plans**

step 5 : College Funding

step 6 : Pay Off Your Home Early

step 7 : Build Wealth And Give!

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