



## **Rerouting Your Financial River**

**(What Happened to My Money?)**

(Theme Verse for 2015: Ephesians 3:20)

**Big Question:** If your financial life was a river how well does your river flow?

- Are there areas of your financial river that need to be rerouted?
- What adjustments in your financial river could change your life forever?
- How much could you save if you had no debt, no credit cards, or no car payments?

### **Facts About Most Families Financial River**

**(Suze Orman: The Money Class)**

- A record number of people over sixty are being forced to stay in the workforce causing fewer openings in the workforce for young people.
- They owe more than they comfortably can pay on a monthly basis
- Their children face a future where they will have less than their parents
- A record number of students with extended loan payments are making them question the wisdom of getting these loans.

### **Five Adjustments That Can Reroute Your Financial River**

#### **1. Adjust What You Believe**

2. Adjust What You **Sow** (Galatians 6:7-10)
3. Adjust Your Management **Habits** (Teamwork is better work)
4. Adjust Your Money Routines to **Match** Your Money Goals
5. Adjust Your **Comfort** Level When You Have Money Discussions

#### **Part One: Adjusting What You Believe**

**(Galatians 6:7-10)**

#### **Two Questions That Will Help You Evaluate What You Believe**

- Do you **believe** all debt is ok if you can make the payments?
  - (There are so many debt traps)
- Do you **believe** to focus on building cash in your home, ministry, or business is a wrong Christian focus?
  - **(I BELIEVE I DID SUBCONSCIOUSLY)**

### **One Main Scripture To Guide Our Discussion**

**Note:** Let me share one principal in scripture that can turn your river in the right direction. (Galatians 6:7)



**"Sow Differently"**

(Galatians 6:7-10)

7 Do not be deceived: God cannot be mocked. A man reaps what he sows.

8 The one who sows to please his sinful nature, from that nature will reap destruction; the one who sows to please the Spirit, from the Spirit will reap eternal life. 9 Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. 10 Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers. (NIV)

**Message Bible: Galatians 6:7-10**

**The Test That Determines Everything About The Success of Your Financial River:**

- 7 Don't be misled: No one makes a fool of God. *What a person plants*, he will harvest. The person who plants selfishness, **ignoring the needs of others—ignoring God!**—harvests a crop of weeds. All he'll have to show for his life is weeds! But *the one who plants in response to God*, letting God's Spirit do the growth work in him, harvests a crop of real life, eternal life.

**My Goal Is To Stay Engaged:**

- 9–10 So let's not allow ourselves to get **fatigued** doing good. **At the right time we will harvest a good crop if we don't give up, or quit.** Right now, therefore, every time we get the chance, let us work for the benefit of **all**, starting with the people closest to us in the community of faith.

**What I Personally Believe About My Financial River**

1. Cash in your River, not credit, gives you the power to set the **pace** for your life
2. Credit in your River can **hijack** the pace and the **controls** to your life
3. Cash in your River gives you the **power** to choose
4. Cash in your River gives you the power to **serve** without a selfish motive
5. Cash in your River gives you the power to tell the **truth** without fear

**Note:** If you sow cash in your River you reap cash.

**Next Week:** Adjusting What I Sow

**Big Questions**

- Does what I give have a direct effect on what I receive?
- How do I balance my church giving and personal savings?