

Being Good at Money Part 2: Six Steps Forward

—Life Hacks II, Week 9—

I. _____ the _____ of _____ above All

^{22:4} The reward for humility and fear of the LORD
is riches and honor and life (ESV).

II. Work _____ and _____

^{10:4} Lazy hands make for poverty,
but diligent hands bring wealth.

^{10:5} He who gathers crops in summer is a prudent son,
but he who sleeps during harvest is a disgraceful son.

^{28:19} Those who work their land will have abundant food,
but those who chase fantasies will have their fill of poverty.

III. Plan Your _____ and Control _____

^{21:5} The plans of the diligent lead to profit
as surely as haste leads to poverty.

^{27:23} Be sure you know the condition of your flocks,
give careful attention to your herds;

²⁴ for riches do not endure forever,
and a crown is not secure for all generations.

²⁵ When the hay is removed and new growth appears
and the grass from the hills is gathered in,

²⁶ the lambs will provide you with clothing,
and the goats with the price of a field.

²⁷ You will have plenty of goats' milk to feed your family
and to nourish your female servants.

^{21:17} Whoever loves pleasure will become poor;
whoever loves wine and olive oil will never be rich.

^{24:27} Put your outdoor work in order
and get your fields ready;
after that, build your house.

IV. _____ for the _____

^{13:11} Dishonest money dwindles away,
but whoever gathers money little by little makes it grow.

^{21:20} The wise store up choice food and olive oil,
but fools gulp theirs down.

V. Avoid _____ and _____ Financial Entanglements

^{22:7} The rich rule over the poor,
and the borrower is slave to the lender.

^{6:1-5} My son, if you have put up security for your neighbor,
if you have shaken hands in pledge for a stranger,

² you have been trapped by what you said,
ensnared by the words of your mouth.

³ So do this, my son, to free yourself,
since you have fallen into your neighbor's hands:
Go—to the point of exhaustion—

and give your neighbor no rest!

⁴ Allow no sleep to your eyes,
no slumber to your eyelids.

⁵ Free yourself, like a gazelle from the hand of the hunter,
like a bird from the snare of the fowler.

VI. Be _____

^{19:17} Whoever is kind to the poor lends to the LORD,
and he will reward them for what they have done.

The Bottom Line

_____ the _____ and Make _____

...by telling your money where to go instead of letting it decide: _____.

Use the free Every Dollar App: www.everydollar.com

...by building up a _____ emergency fund.

...by aggressively getting out of bad debt: pay off everything except _____.

...by saving up a fully-funded _____-of-expenses emergency fund.

...by starting to _____ for _____ and _____ (if applicable).

...by, all along the way, giving to _____.

For more guidance, learn from Dave Ramsey: www.daveramsey.com

First Step Forward: This week I will: _____

Bro, I got thousands of chariots—but I paid cash, straight up gold. Got ninety-nine problems, but a bill ain't one.

Summer Suggestion for Proverbs

Either read one chapter a day (with chapter corresponding to each day of the month: for example, tomorrow on August 26 read chapter 26) or memorize 21:5 and reflect on it daily this week.

