



The Work Book

Before We Begin...

Your mind has to be reconditioned to want to do Life God's way

Deuteronomy 28:13

“The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom.”

PROVERBS 3:5-12

Trust GOD from the bottom of your heart;
don't try to figure out everything on your own.
Listen for GOD's voice in everything you do, everywhere you go;
he's the one who will keep you on track.
Don't assume that you know it all.
Run to GOD! Run from evil!
Your body will glow with health,
your very bones will vibrate with life!

Honor GOD with everything you own;
give him the first and the best.
Your barns will burst,
your wine vats will brim over.
But don't, dear friend, resent GOD's discipline;
don't sulk under his loving correction.
It's the child he loves that GOD corrects;
a father's delight is behind all this.

7 Curse Breaking *Biblical Principles*

1. God is The Source

The first principle you must understand if you're going to break the curse of broke is that God is the source of everything you need to survive and with HIS provision, every one of your needs are already met. God never runs out of ways to bless you with what you need.

Philippians 4:19 says, "My God shall supply all your need according to his riches in glory by Christ Jesus"

LIST AT LEAST 3 TIMES YOU'VE HAD TO TRUST GOD TO SUPPLY YOUR NEED

1.

2.

3.

2. Giving has to be Essential

One of the reasons people live in a continual state of lack is because they continually eat seeds that God intended for them to plant. Giving is the seed that is absolutely necessary if you are going to reap a harvest. Don't expect to reap where you haven't sown and don't expect to receive when you haven't given.

Luke 6:38 says, "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give unto your bosom. The amount you give will determine the amount you get in return.

Proverbs 3:9 Honor God with everything you own by giving him the first and the best so that your barns will be filled with plenty and your wine vats will burst with new wine.

The way you give shows God three things about where He stands in your life...

1. It Shows God His **Placement** in your Life

Proverbs 3:6 In everything you do, put God first, and he will direct you and crown your efforts with success.

2. It Shows God His Level of **Priority** in your Life

Matthew 6:33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

3. It Shows God that you believe that He is a **Proven Provider**

Malachi 3:10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that *there shall not be room enough to receive it.*

3. Live Within Your Means

Many people are left each month spending more than they are saving. A big reason for that is, often times, our wants and desires exceed the limitations of our income. This problem is easily solved by budgeting, a principle that we will dive deeper into in our next step. But another thing that will help solve this problem is making the most of and maximizing what you already have.

At the root of living above your means are 3 destructive mindsets...

1. Not Being Content

The inability to be satisfied by what you already have. Contentment doesn't mean you've settled for less than God's choice blessings, but it does mean that until God opens another door for blessings, you will be grateful for what he's already done.

I Timothy 6

6 But godliness with contentment is great gain. **7** For we brought nothing into the world, and we can take nothing out of it. **8** But if we have food and clothing, we will be content with that.

2. Greed

A selfish or excessive desire for more than is needed or deserved, especially of money, wealth, food, or other possessions.

I Timothy 6

9 Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. **10** For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

3. Trying to keep up with the Joneses

Comparing what you have to what your neighbor has accumulated and trying to attain what they've attained to establish yourself as apart of a particular social class.

James 4:2-3

You desire but do not have, so you kill. You covet but you cannot get what you want, so you quarrel and fight. You do not have because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures

3 Big Questions to ALWAYS Ask

1. Do I need it or do I just want it?

2. Am I financially able to afford it?

3. Does this acquisition fall into God's Plan for my life?

LIST AREAS OF CURRENT SPENDING THAT YOU CAN LIVE WITHOUT.

(i.e. eating out, vacations, clothing, etc.)

1. _____ 2. _____

3. _____ 4. _____

5. _____

4. Budget

When we fail to plan financially, we are planning to fail financially. Many of us fail financially because we don't take the time to assess the revenue streams coming in or the expenses we have flowing out. A failure to place an importance on NOT spending more money than we save is at the heart of why many people live in financial despair. When we hear the word budget we automatically think it's a major undertaking that requires some special accounting skills. That couldn't be further from the truth.

Budgeting is simply examining your income and expenditures to determine how much money you have coming in and how exactly that money is leaving your bank account.

Luke 14:28

“For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?”

Do you currently have a budget? _____

Are you able to pay your bills consistently? _____

Do you have a savings account? _____

Do you know your Credit Score? _____ Is it above or below 600? _____

MONTHLY BUDGET SHEET

MONTHLY INCOME

SOURCE OF INCOME	AMOUNT
TOTAL INCOME	\$

MONTHLY EXPENSES

Giving	
Rent / Mortgage	
Food	
Utilities (Electric, Water, etc.)	
Car Note	
Health Insurance	
Home Insurance	
Car Insurance	
Life Insurance	
Phone	
Credit Cards	
Dinner, Movies, Entertainment, Etc.	
TOTAL	\$

Total Income _____

- Total Expenses _____

= Total Left _____

5. Save On Purpose

Proverbs 21:20

**“The wise store up choice food and olive oil,
but fools gulp theirs down.”**

Being a diligent saver is one way we show God that we are appreciative, accountable and can be trusted with everything that He blesses us with. We must be very careful not to waste any of our blessings, but especially financial resources.

Saving money does 3 major things for us.

1. It allows us to be prepared for the future.

2. It makes it easier for us to reach goals that have been established

3. It keeps us from accumulating unwanted debt when faced with unforeseen circumstances.

WHAT ARE SOME GOALS THAT YOU WANT TO SAVE TOWARDS ACCOMPLISHING

(i.e. rainy day fund, retirement, vacation, etc.)

HOW MUCH MONEY ARE YOU COMMITTED TO SAVING MONTHLY

\$_____.

AFTER YOU GIVE GOD HIS 10% GIVE YOURSELF BETWEEN 10% - 20%

Proverbs 6:6-11 shows us that this principle is lived out even in nature

A Lesson from the Ant

You lazy fool, look at an ant.

Watch it closely; let it teach you a thing or two.

Nobody has to tell it what to do.

All summer it stores up food; at harvest it stockpiles provisions.

So how long are you going to laze around doing nothing?

How long before you get out of bed?

A nap here, a nap there, a day off here, a day off there,
sit back, take it easy—do you know what comes next?

Just this: You can look forward to a dirt-poor life,
poverty your permanent houseguest!

6. Pay Off Debt and Stay Out of Debt

The moment you get into debt; you automatically lose a portion of your freedom.

Proverbs 22:7 says "The rich rules over the poor, and the borrower is servant to the lender." Not all debt is bad debt, but no matter what kind of debt you incur, please understand that debt is easy to get into and very difficult to get out of.

5 Ways to Eliminate and Stay Out of Debt

1. Make a conscious decision to stop borrowing money

If you want to get out of debt fast, you have to stop using debt to fund your lifestyle. This means no more financing furniture, no more signing up for credit cards, no more test driving brand new cars that you don't have the cash to pay for. This will help you focus solely on the debt that you currently do have so that you can develop a game plan to pay it off quickly.

2. Establish an Emergency Fund of at least \$1000

You might be wondering, 'Why is having an **emergency fund** important'? Well, if you don't have any money in the bank and an emergency does happen, how are you going to pay for it? For most people, credit cards become the funding source for those emergencies. If you are trying to get out of debt, then you need to put a buffer between you and debt; that is exactly what an emergency fund does.

3. Create a realistic budget and stick to it

Developing a budget that tracks your income and your expenses is crucial to getting out of debt in a short period of time. It will help you gauge where you are with your finances so that you can move forward toward your goal. It will expose whether you have money left over, which is called a surplus, or if you are in the negative, which is called a deficit. The goal is to increase your surplus and use that money to pay down your debt.

4. Throw any excess cash at your debt

Whenever you have extra money whether it be from a tax refund, selling a car, an inheritance, etc., dedicate those funds to paying off a bill.

5. Organize your debt

This is paramount to mapping out a plan to pay off your debt. We will employ one method of reducing debt by using the chart below. List all of your debts smallest to largest regardless of the interest rate. The objective is to start by paying off the smallest debt and using that freed up money to help pay off the next debt.

TAKING INVENTORY OF MY DEBT

(Do not list recurring expenses)

CREDITOR	HOW MUCH DO I OWE?	WHEN WILL I BE FINISHED PAYING

The Total Amount that I'm in Debt \$ _____.

The Estimated Date I will have all of my Debts Paid in Full

_____/_____/_____

7. Kill the Lazy Spirit and Go To Work

Proverbs 10:4-5 “A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame.”

A “slack hand” is a hand that is hesitant to work and it causes poverty to be sure. The diligent hand makes rich, at least in supplying all their needs. When summer is here, it's time to make hay but if you slumber at harvest time, it's going to be a long, cold, hungry winter.

Many people are in financial trouble because they aren't working hard on jobs that they currently have or not working diligently to create revenue streams with the God given gifts they already possess. **Proverbs 14:23** says Hard work always pays off; but simply talking about what you want to do doesn't put bread on the table.

Daily Meditations & Affirmation

The Lord shall increase you more and more, you and your children.
~ **Psalm 115:14**

The lions may grow weak and hungry but those who seek the Lord lack no good thing.
~ **Psalm 34:10**

But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.
~ **Deuteronomy 8:18**

The earth is the Lord's, and everything in it, the world, and all who live in it;
~ **Psalm 24:1**

Beloved, I wish above all things that thou mayest prosper and be in health,
even as thy soul prosper.
~ **3 John 1:2**

The blessing of the Lord brings wealth, without painful toil for it.
~ **Proverbs 10:22**

I have been young, and now am old; yet have I not seen the righteous forsaken,
nor his seed begging bread.
~ **Psalm 37:25**

A good person leaves an inheritance for their children's children, but a sinner's wealth is
stored up for the righteous.
~ **Proverbs 13:22**