

Heart in FOCUS

Viewing Money Matters Through Spiritual Eyes

GETTING STARTED: TODAY'S FINANCES

- " _____ " – chased by creditors or without daily essentials
" _____ " – barely holding on (like treading water) paycheck to paycheck
" _____ " – doing fine (enjoying the ride)
" _____ " – well off for now and the future

Where do you place yourself? _____

GETTING TO THE HEART OF THE MATTER

1Timothy 6:9-10

What kinds of evil enter lives because of the love of money?

James 4:13-14

What unexpected, uninvited "guests" arrive to challenge our financial scene?

GETTING TO THE HEART OF THE PROBLEM – THE HUMAN FACTOR

Matthew 6:19-21

What are the more common "treasures on earth" that capture people's hearts?

What might your checkbook, credit card bill and calendar suggest are the treasures you are following?

TURNING TO THE HEART OF THE SOLUTION - THE GOD FACTOR

Matthew 6:19-21

What are the treasures in heaven that are so valuable for us to focus upon?

List ways that we store up "treasures in heaven."

PUTTING THE HEART ON TRACK

Ephesians 3:16-21

Identify the power that enables our hearts to follow the right treasure.

Pull of the Old Self

1John 2:16



Pull of the New Self

1Peter 1:3-4

KEY POINTS

- ◆ Every financial decision is a spiritual decision
- ◆ Financial problems are often the result of poor choices
- ◆ Identifying, admitting, and addressing the problem is the key
- ◆ If we don't have a plan for our finances, someone else will

YOUR HOMEWORK FOR THIS WEEK

DEVELOP A FINANCIAL PLAN

Philippians 3:12-14

FOCUS is important! What is your plan?

Assess your current situation

Set specific **goals**

Implement and track your plan

Compare progress with the plan

Adjust the plan for the future

1. **Assess** your current situation
 - where are you now?
 - Fill out "Personal Financial Snapshot" sheet
 - Fill out "Tracking My Spending" sheet
2. **Set** specific **goals**
 - What drives your financial decisions?
 - Fill out "My Autobiography" sheet
 - Fill out "My Life Values" sheet
3. **Implement** and track your plan
 - How will you get there?
 - Look at your "Spending Plan" sheet
4. **Compare** progress with the plan
 - How will you stay on track?
5. **Adjust** the plan for the future
 - When are you finished?

NOTE: all of these forms can be downloaded at www.heartinfocus.com

"Of what use is money in the hand of a fool, since he has no desire to get wisdom?"

King Solomon, Proverbs 17:16

The goal of *Heart in Focus* is to help you become faithful in managing what God has given and discover the joy in living for Jesus.