



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.

Review:

Fix your eyes on Jesus as the real treasure – not the alluring things of the world

- Describe the **pull of the heart** problem
- **Five Steps to get on track:** Assess...Set Goals... Implement... Compare... Adjust... The importance of identifying your values and goals
- **The Spending Plan** – the key to moving ahead
- The **Changed Mindset** and Approach to Spending

Overcome worry by trusting in the heavenly Father's care

1. **Determine your true income**
2. **Put Giving first** – building from a percentage of your income
3. Build your **three tiers of savings:**
 - **Emergency Savings** of _____ – building toward _____ months expenses
 - **Major Purchase Savings** – first for needed replacements...then for pleasures
 - **Long Term Savings**

Conquer the Obstacles with Christ-like perseverance

1. Aggressively eliminate Debt with **the Debt Elimination Plan** – **immediately after establishing your initial Emergency Savings level of \$1,000** and establishing an Accelerator Payment amount to be used for...
 - **Level One debts first** – credit cards and other high interest loans
 - **Level Two debts next** – major purchases (auto, boat, appliances)
 - **Savings categories** - Roll Accumulated Accelerator margin into building up Savings
 - **Level Three debts** – such as housing

This week's FOCUS: Conquer the obstacles – the ultimate debt-free lifestyle

Romans 5:6-8

God demonstrates his love by _____.

Romans 4:3

God credits us as “_____” and “_____” with him by faith.

2Corinthians 5:14-15

Christ's _____ compels me to see life differently.

Hebrews 13:5-6

God will _____ what we really need on a daily basis.

Colossians 3:13

The debt he forgives empowers us to _____ others.