

MAKING CHANGE—2

STRESS IS BAD

- **Less Is More**
- **Stress Is Bad**
- **Giving Is Good**
- **Tomorrow Matters**

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

THREE PRAYERS TO PRAY WHEN GETTING OUT OF DEBT

1) GOD, GIVE ME SELF-CONTROL.

Like a city whose walls are broken down is a person who lacks self-control. Proverbs 25:28

2) GOD, GIVE ME UNDERSTANDING.

My people are destroyed for lack of knowledge... Hosea 4:6

3) GOD, GIVE ME A PLAN.

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

Talk It Over

- Take a minute to write down your three greatest financial stressors. How are they holding you back?
- What are a few things you can say no to?
- Do you have a plan for paying off debt? Where do you plan to start?