

# MESSAGE NOTES

January 25, 2009

The ABCs Of Financial Freedom: Decision  
2 Kings 5:1-14; Proverbs 6:1-11  
Pastor Jeff Nelsen

■ Will I honor God's plan to \_\_\_\_\_, \_\_\_\_\_ & \_\_\_\_\_ w/in my means?

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

Free yourself like a gazelle like from the hands of the hunter. Proverbs 6:4-5

## ONE MAN'S LIFE-CHANGING DECISION

- Like Naaman, \_\_\_\_\_ of us are \_\_\_\_\_ from problems. 2 Kings 5:1
- He's \_\_\_\_\_ to dealing w/his problems \_\_\_\_\_ way. 2 Kings 5:2-6
- God's \_\_\_\_\_ to his problem \_\_\_\_\_ what he \_\_\_\_\_ to hear.
- He's \_\_\_\_\_ at first to come up w/his \_\_\_\_\_. 2 Kings 5:12
- Wise friends \_\_\_\_\_ him to do what \_\_\_\_\_. 2 Kings 5:13
- He \_\_\_\_\_ God's way is \_\_\_\_\_ the right way to go. 2 Kings 5:14

But Naaman went away angry and said, "I thought that he would surely come to me and stand and call on the name of the LORD his God, wave his hand over the spot and cure me of my leprosy." 2 Kings 5:11

## DECISION TIME

- Obeying always requires 2 things: \_\_\_\_\_ & \_\_\_\_\_.
- 3 things will happen when I decide to obey God's plan—  
✓ I'll get \_\_\_\_\_, \_\_\_\_\_ & detractors.
- Will I \_\_\_\_\_ God's plan & enjoy the \_\_\_\_\_ of obeying?
- ✓ The \_\_\_\_\_ - \_\_\_\_\_ plan is a great starter plan to build on.

Pastor Jeff gratefully acknowledges Barry L. Cameron and his helpful book, *The ABCs Of Financial Success*

Copies of today's message can be downloaded free at [www.cherryhillsfamily.org](http://www.cherryhillsfamily.org). Also available after 10:45 service or by request on card (ready Tue) for suggested donation \$1-tapes, \$2-cds. Questions? Call 217-546-4818. ©2009 Jeff Nelsen

# Get Financially Fit

5 Tips from Dave Ramsey, author of *The Total Money Makeover*  
(from Guidepost, January, 2009)

1. **Face Up To Your Situation.** One of the biggest obstacles to escaping debt is denial. Seventy percent of Americans live paycheck to paycheck. Admit you have a problem. You have to see dramatic need to make dramatic changes.
2. **Make A Monthly Budget And Stick To It.** You're the money manager ... To do your job well, you need to know exactly how much money comes in each month and where it goes. Write it down. You wouldn't build a house without a blueprint so why would you spend your income without one?
3. **Sock Away \$1000.** Start with baby steps. Your first goal? Save one thousand dollars as an emergency fund so that you can deal with a short-term crisis. Do whatever it takes: Work overtime, cut expenses, sell so much stuff the kids think they're next. When you're debt-free build up to six months' living expenses in your emergency fund.
4. **Use The Debt Snowball.** List all of your debts in order, from smallest to largest. Pay off the smallest while making minimum payments on the rest. Then the next smallest. Keep going. And do *not* take on any new debt! (go to [daveramsey.com](http://daveramsey.com))
5. **Take Care Of Your Future.** Once you've retired all your debt, focus on putting away money for retirement. Invest 15% of your gross income. Start with a 401K if there's a match then move to a Roth IRA.

## Recommended Websites

Dave Ramsey ([www.daveramsey.com](http://www.daveramsey.com))  
Crown Ministries ([www.crown.org](http://www.crown.org))  
Debt-Proof Living ([www.cheapkatemonthly.com](http://www.cheapkatemonthly.com))