



# OVERFLOW

SHARE MORE. HAVE MORE. GIVE MORE. DO MORE.

PART 4

## Life After Debt

CHANGING OUR PRIORITIES

*The borrower is slave to the lender*  
Proverbs 22:7

## Five Steps

TO  
FINANCIAL FREEDOM

BREAKING  
THE CHAINS OF DEBT

- STEP 1 Reality Check
- STEP 2 Make A Plan
- STEP 3 Get Started
- STEP 4 First Things First
- STEP 5 Don't Give Up

## Matthew 6: 19-21, 33

*"Don't hoard treasure down here where it gets eaten by moths and corroded by rust or ... worse ... stolen by burglars. Stockpile treasures in heaven, where it's safe from moth and rust and burglars. It's obvious, isn't it? The place where your treasure is, is the place you will most want to be, and end up being. Steep your life in God-reality, God-initiative, God-provisions. Don't worry about missing out. You'll find all your everyday human concerns will be met."*

1950

DINER'S CARD

1958

VISA

1958

AMERICAN EXPRESS CARD

1966

MASTERCARD

1986

DISCOVER CARD

In **1970**, only **15%** of Americans had a credit card

**Today**, almost **80%** of all adults have at least one credit card

Americans now owe over **\$850 Billion Dollars** on credit cards



## Everything we have comes from God

...our money, our ability to work and earn an income, our health, even our next breath!

## Steward:

One who manages his Masters assets

HE OWNS  
WE MANAGE

## Matthew 25: 14 – 28

*It's like a man going off on an extended trip. He called his servants together and delegated responsibilities. To one he gave five thousand dollars, to another two thousand, to a third, one thousand, depending on their abilities. Then he left.*

*Right off, the first servant went to work and doubled his master's investment. The second did the same. But the man with the single thousand dug a hole and carefully buried his master's money.*

## Matthew 25: 14 – 28

*After a long absence, the master of those three servants came back and settled up with them. The one given five thousand dollars showed him how he had doubled his investment. His master commended him: 'Good work! You did your job well. From now on be my partner.'*

## Matthew 25: 14 – 28

*The servant with the two thousand showed how he also had doubled his master's investment. His master commended him: 'Good work! You did your job well. From now on be my partner.'*

*The servant given one thousand dollars said, 'Master, I know you have high standards and hate careless ways, that you demand the best and make no allowances for error. I was afraid I might disappoint you, so I found a good hiding place and secured your money. Here it is, safe and sound down to the last cent.'*

## Matthew 25: 14 – 28

*The master was furious. 'That's a terrible way to live! It's criminal to live cautiously like that! If you knew I was after the best, why did you do less than the least? The least you could have done would have been to invest the sum with the bankers, where at least I would have gotten a little interest. Take the thousand and give it to the one who risked the most.*

---

**“SPEND LESS THAN YOU MAKE”**

---

## **80/10/10** PRINCIPLE

**10% GIVING**

**10% SAVING & INVESTING**

**80% LIVING**

# 70/15/15 PRINCIPLE

15% GIVING

15% SAVING & INVESTING

70% LIVING

## GIVING 10-15%

IF WE EXPECT GOD TO BLESS THE 90%,  
WE MUST HONOR HIM WITH THE TITHE,  
THE FIRST 10%

*Honor God with everything you own.  
Give him the first and the best.*  
Proverbs 3:9

## SAVING & INVESTING 10-15%

SET UP SEPARATE ACCOUNTS

- **SAVING**
  - Short Term
  - Long Term
- **INVESTING**
  - College Fund
  - Wedding Fund
  - Retirement
- **BLESSING**

# LIVING 70-80%

- INSURANCE?
- HOME BUYING?
- COLLEGE SAVINGS?
- RETIREMENT ACCOUNTS?
- REAL ESTATE?
- MUTUAL FUNDS?
- SINGLE STOCKS?

NOTE: WATCH OUT FOR THE SHARKS!

★ IMPROVE YOUR FINANCIAL IQ  
– EDUCATE YOURSELF!

★ DAVE RAMSEY FINANCIAL  
PEACE UNIVERSITY

★ RESOURCES



# OVERFLOW

SHARE MORE. HAVE MORE. GIVE MORE. DO MORE.

PART 4

## Life After Debt

CHANGING OUR PRIORITIES