

Plan Your Spending

October 24 & 25, 2026

MANAGING OUR
FINANCES
GOD'S WAY

Problem:

Most people don't have a bad financial plan;
they have _____ financial plan.

Remember:

If I don't decide where my money goes, my _____
decide for me.

Proverbs 21:5 (NLT)

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

"God's provisions don't _____ the need for a plan;
God's provisions make the plan possible."

I Manage God's Money Wisely When I:

1

_____ in reality and not fantasy.

Genesis 41:29-31 (NLT)

The next seven years will be a period of great prosperity throughout the land of Egypt. But afterward there will be seven years of famine so great that all the prosperity will be forgotten in Egypt. Famine will destroy the land. This famine will be so severe that even the memory of the good years will be erased.

Remember:

Not every financial _____ will be like this one.

Proverbs 27:12 (GNT)

Sensible people will see trouble coming and avoid it, but an unthinking person will walk right into it and regret it later.

Remember:

_____ *trusts* God with tomorrow, wisdom *prepares* for tomorrow, and both are necessary.

Question:

If my financial circumstances _____ tomorrow,
how prepared would I be?

2

_____ God's priorities first.

Genesis 41:34-35 (NLT)

Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years. Have them gather all the food produced in the good years that are just ahead and bring it to Pharaoh's storehouses. Store it away, and guard it so there will be food in the cities.

Remember:

**What matters most has to be _____ first,
not funded last.**

Haggai 1:6 (NLT)

You have planted much but harvest little. You eat but are not satisfied. You drink but are still thirsty. You put on clothes but cannot keep warm. Your wages disappear as though you were putting them in pockets filled with holes!

**If I won't put what matters most *first*, what matters *least* will
_____ what I have.**

Remember:

**A financial plan gives my priorities a place before my
_____ own the space.**

3

_____ saying "Not now."

Genesis 41:47-49 (NLT)

As predicted, for seven years the land produced bumper crops. During those years, Joseph gathered all the crops grown in Egypt and stored the grain from the surrounding fields in the cities. He piled up huge amounts of grain like sand on the seashore. Finally, he stopped keeping records because there was too much to measure.

**Having enough money to buy something doesn't mean
it's _____ to buy it.**

Proverbs 25:28 (NLT)

A person without self-control is like a city with broken-down walls.

Question:

**Do I consume what's in front of me now, or can I wait for
something I _____ more?**

Remember:

Every impulsive “yes” is a “no” to something _____.

Exercise:

Identify one thing I want right now that I need to say to myself,
“Not now!”

Proverbs 21:20 (GNT)

Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it.

4

_____ financial breathing room.

Genesis 41:34 (NLT)

Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years.

2 Corinthians 9:8 (NLT)

And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.

Margin gives me the resources and freedom to _____
to needs.

Remember:

Financial margin turns emergencies into expenses and
opportunities into _____!

Question:

Where can I create some breathing room?

5

_____ what God gives me for something bigger than
my wants.

Genesis 41:48-49 (GNT)

... all of which Joseph collected and stored in the cities. In each city he stored the food from the fields around it. There was so much grain that Joseph stopped measuring it—it was like the sand of the sea.

Remember:

God is the owner and I am the _____.

Ask:

**“God, what do You want to _____ with what
You’ve put in my hands?”**

Exodus 4:2 (NLT)

Then the LORD asked him, “What is that in your hand?”

“A shepherd’s staff,” Moses replied.

2 Corinthians 9:11 (NLT)

Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God.

Remember:

**God wants us to make sure that what He put in our hands is
available for what He has in His _____.**

Remember:

**God’s provision in my life should become God’s provision
_____ my life.**

2 Corinthians 8:9 (NLT)

You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich.

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