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

Proverbs 13:7 NIV One man pretends to be rich, yet has nothing....

Stop <u>pretending</u> to be rich, and start <u>practicing</u> wealthy habits!

SELF-CONTROL - Learn to say no for a little while, so I can say yes for rest of my life.

Proverbs 25:28 NIV

Like a city whose walls are broken down is a man who lacks self-control.

SACRIFICE - Give up something I love, for something I love even more!

Hebrews 12:2 NIV

Let us fix our eyes on Jesus, the author and perfecter of our faith, who for the joy set before him endured the cross...

PLANNING - Not planning got me into this mess, planning will get me out!

Luke 14:28 NIV

Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?

Proverbs 21:5 NIV

The plans of the diligent lead to profit as surely as haste leads to poverty.

3 Part Plan:

- 1. Create a budget
- 2. \$1,000 Emergency Fund
- 3. Debt Snowball