

**"And do not be conformed to this world,
but be transformed by the renewing of your mind."**

Romans 12:2

• Today we are having a video teaching by Dave Ramsey, a Proverbs type-wise Christian teacher. Carol and I first heard about Dave Ramsey through our children. They had a chance to hear in him person at their church when they lived in Salem Oregon. Both families have organized their finances using Dave Ramsey's principles. I asked our son Chris just this week how well their emergency fund (rainy day fund) was doing. Their little girl had to go in the hospital for a day. A rainy day. He said they had a few thousand dollars set aside . They gave me The Total Money Makeover for Christmas in 2008.

• I put out a little brochure in our program a year ago.
• When we were at our Vineyard leader's meeting in San Antonio in January some of the pastors were talking about the free DVD's of Dave Ramsey seminars and how they had been so helpful to the folks in their churches. Our leadership team was looking for something to use this spring.

• So here we are. I hope you folks will be receptive to being taught by video for three weeks. Christian finances is Dave Ramsey's business. He can do it better than most of us. Actually in all the years I've been in the preaching business this is the first time we have ever used a video at Sunday worship. In the past we have used such material in our Kinships. But your leaders felt those who were not in Kinships would miss out on this helpful teaching.

• Dave Ramsey is the author of the books: More Than Enough, Financial Peace, The Total Money Makeover. His radio program, The Dave Ramsey Show, is heard on more than 300 radios stations throughout the U.S. Many national corporations as well as hundreds of thousands of individuals have benefited from Ramsey's Financial Peace University Program and his many LIVE events. His teaching is all about " *renewing your mind*," using God's way of handling money (over 800 scriptures deal with money) to be *transformed* (made over). It's a plan to stop "being conformed" to the ways of the world and as ridiculously broke as the rest of our culture. And this isn't theory. It works every single time. It works because it is simple. It works because it gets the heart of the money problem. You." (Cover)

Growing day by day as the Friend of God
Draw near to God and He will draw near to you. James
 4:7 *Be still and know that I am God.*
Psalm 46:10
Faith comes by hearing and hearing by the Word of God Romans
 10:17

Quiet Time	Daily Check Off	Read Bible
• Sunday	_____	Luke 16
• Monday	_____	1 Chronicles 23
• Tuesday	_____	1 Chronicles 24
• Wednesday	_____	Proverbs 6
• Thursday	_____	Psalms 58-59-60
• Friday	_____	2 Peter 2
• Saturday	_____	Ezra 2

MY MESSAGE FOR THE DAY.

- 1-The Father's heart : Psalm 35:27
- 2- The cost : Psalm 84:11
- 3- The test. Psalm 37:25-26 NLT
- 4- Contentment is- not too much or too little Proverbs 30:8

Five Basics of Biblical Finance Dave Ramsey

-1- Get out of Debt

"The borrower is SLAVE to the lender." Proverbs 22:7

"No one can serve two MASTERS." Luke 16:13

(2) Act your wage . Living on less than you make

"The fool devours all he has." 'Proverbs 21:20

"Godliness with contentment is a great gain. " I Timothy 6:6

(3) Get on a budget . Live on a written plan

"He who is faithful in what is least is faithful also in much." Luke 16:10

"Who intending to build a tower does not sit down first and count the cost? Luke 14:28

(4) Save Money - Three ways

Dave Ramsey # 1 Life – Money – Hope : Biblical Advice in Difficult Times April 11, 2010 Vineyard Church • Great Falls MT

- Emergency Fund

" There is treasure in the house of the wise. ' Proverbs 21:20

- Pay Cash
- Invest

(5) Give

" Bring all the tithes...I will open the windows of heaven for you." Malachi 3:10

" Your Father in Heaven will give good gifts ..." Matthew 7:13

Sayings :

Money is good if you've got some.

Made big mistakes in money if you are over 12 years old

Got a PHD in D U M B

Need plastic surgery - A plasectomy

Get the guy in the mirror to behave

Debt is not a sin

People spend money they don't have-- to buy things they don't want

-- to please people they don't like.

Live like no one else so later you are able to live like no one else

MY OWN MESSAGE FOR THE DAY.

-1-The Father's heart : Father God wants His children to have the shalom - the good things of this earth He called good and gave to us our home

• " Let the LORD be magnified who has pleasure in the prosperity of His servant." Psalm 35:27

-2- The cost : Mature children appreciate and obey and walk in the God's directions.

• Psalm 84:11 " No good thing does the Lord withhold from those who walk uprightly."

-3- The test. Generally speaking if God's children are not prospered - it would help to examine their money in light of His word.

• David said... "Once I was young, and now I am old. Yet I have never seen the godly forsaken or his children begging for bread. The godly always give generous loans to others and their children are a blessing." Psalm 37:25-26 NLT

-4- Contentment is- not too much or too little

"O God give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, 'Who is the Lord.'" And if I am too poor, I may steal and thus insult God's holy name." Proverbs 30:8