

Lesson 3 takeaways:

- In God's economy the definition of success is **faithfulness**
 - This spoke profoundly to me. I want to hear "well done good and faithful servant" from Him one day, so I need to focus on faithfulness and not accomplishments/achievements
- Greedy people look good on the outside to others, but inwardly, they are filthy
 - I see this with my ex-husband as he throws a fit for a big check he's supposed to write me this week. He is being difficult and unkind to me, but others think he's such a "good guy".
- Give *and then* you will be clean
 - I could never get my ex to tithe. I want to give and now I have that choice. I am nervous and excited to begin giving to the Lord. The Lord will clean me inwardly as I give if I do so humbly and cheerfully.
- Borrowing may deny God an opportunity to demonstrate His reality
 - I've heard a lot of stories from others about God's amazing provision, but I haven't had the opportunity to trust Him this way before. I'm excited and nervous to start allowing Him to provide for all my needs.

To get out of debt:

- Pray – pray for my wants to decrease (Ps. 37:4), walk away from wants, ask for guidance how to pay off debt, strength and discernment to stay within my budget even when temptation comes.
- Establish budget – and FOLLOW IT. NO IMPULSE SPENDING. Plan for expenditures.
- List assets
- List liabilities
- Establish debt repayment for each creditor
- Don't give up

Automobile:

I will plan to save \$600/month for a vehicle to not be purchased until the year 2026.

Del – what about hospital bills related to my recent surgery? Should I work to pay those off right away with money I would have used for savings or set up an interest free repayment plan with the hospital? Is there a way other than savings to accomplish this or save for these types of expenditures?

Also, Should I establish different accounts for different goals? For instance, I want to save \$600/month for a car, \$50/month for vet bills, \$100/month for birthday and Christmas gifts.

Or should I pull out the cash each month and use the envelope method for specific items like the vet, gifts, clothes? I'm trying to figure out how to save and know how much I have toward each line item.

I am open to suggestions.