



Dollars and Sense

Luke 16:13

Message from Pastor Martin Hawley

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The Bottom Line: You may need to lower your standard of living in order to raise your quality of life.

Introduction: There is a difference between standard of living and quality of life.

Standard of Living \neq Quality of Life

Creating breathing room financially may lower your **standard of living**, but it will raise your **quality of life**.

There are three things I know about you financially:

1. You are living on a percentage of your income.
2. If you had just a little bit more, you would be fine.
3. You felt the same way when you made a lot less.



When there is no breathing room, we become slaves to financial obligation and pressure.

No one can serve two **masters**. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both **God** and **money**. -- Luke 16:13 NIV

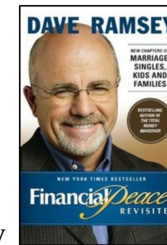
If a lack of discipline on your part has brought you to the place where you have no financial margin: **money has become your master**.

Jesus cannot be the Lord of your life if you have spent and borrowed your way into financial slavery.

Creating financial breathing room:

1. Decide
2. Set a breathing room goal.
3. Spy on your money.
4. Cut spending.
5. **I WANT** is better than **I OWE**.
6. Develop a debt-retirement plan.

Recommended Reading:



Financial Peace Revisited by Dave Ramsey
ISBN: 0670032085

Creating breathing room financially may lower your **standard of living**, but it will raise your **quality of life**.

NEXT STEPS:

- ☐ Memorize: Luke 16:13.
- ☐ Decide to Create Breathing Room in Your Finances.
- ☐ Set a Breathing Room Goal.
- ☐ Spy on Your Money.
- ☐ Cut Spending.
- ☐ Develop a Debt-Retirement Plan.
- ☐ Attend *Breathing Room* Next Week (Relationships).