

YOUR FINANCIAL CONDITION IS CONTROLLING HOW YOU BEHAVE

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(Proverbs 30:8-9)

Your behavior will be **INFLUENCED** by the condition of your finances. Your financial condition will influence how you think about yourself. Your financial condition will influence how you treat other people. Your financial condition will influence your perspective. The three most important things in life are **WISDOM, FAITH** and **FINANCES**. These three things will have the greatest impact on how you behave.

You should consistently be thinking about the condition of your finances. Your financial condition controls your mood swings. Keep daily tabs on what you are earning; what you are keeping; how much you are saving and how much

you are spending. Doing this will aid in preventing you from being surprised by unexpected circumstances.

NEGLECTING to analyze the condition of your finances will eventually pollute and distort the way you behave in public and in private. For example, people who neglect reviewing their checking accounts regularly will be extremely angry to find out their accounts are overdrawn.

The word finances is a very broad term. It encompasses a wide range of things such as assets, property, cash and credit. Your finances are **RESOURCES** that you are able to exchange for other goods.

When people **DO NOT** know how much cash they have in their account; when they **DO NOT** know what their assets are currently worth; when they **DO NOT** know what their credit score is; their mood swings and behavior patterns will be very **UNSTABLE**. Therefore, when unexpected or unfortunate things occur, they will not be prepared to handle or manage it.

DO NOT BE IGNORANT OF YOUR FINANCIAL
CONDITION.

IGNORANCE WILL PREVENT YOU FROM
IMPROVING WHAT IS HURTING YOU.

BEING FINANCIALLY POOR

Proverbs 30:7-9

When you are financially poor you will adopt a nonchalant attitude toward paying bills in a timely manner. People who are financially poor do not pursue financial literacy. When your financial condition is unhealthy, you stop thinking about the future. Unfortunately, many people lose hope. A person whose financial condition is unhealthy will be tempted to do what is **WRONG** than to stand on what is right.

For example, if an individual has horrible credit, no assets and very little cash, they become willing to commit

crimes; take advantage of people and compromise their moral integrity. Agur revealed the condition of his heart to us in Proverbs 30:9. He said, "*If I am poor, I might steal and disgrace the name of my God.*" When your financial condition is unhealthy, you will do things **AGAINST** your core values.

Agur knew this. He asked God not to make him poor. He understood that his financial condition would control his behavior. The best way to **AVOID** becoming financially unhealthy is to become **FINANCIALLY LITERATE!**

BEING FINANCIALLY HEALTHY

When your financial condition is in good shape, you will be **TEMPTED** to **RELY** on your finances. Unfortunately, people have the tendency to dishonor the Lord when their financial condition is healthy. When a person's financial condition is in good standing, they tend to behave in an arrogant manner, thinking of themselves too highly and forgetting about the Lord's ways.

Agur mentioned this in Proverbs 30:9 when he said, *"If I have too much, I might reject you and say I don't know the Lord."* Even though these types of people can exude arrogance, they can also be very inspirational. These people move differently than those whose finances are unhealthy.

The people whose finances are healthy walk with the mindset of **ASSERTIVENESS**. They walk with a confidence that is not easily shattered.

They have an attitude of optimism. They have a vision that is unlike the common person.

It is always better to be financially healthy than to be financially unhealthy. Nevertheless, there is one thing that must be understood as it relates to being in good financial standing. **NEVER HAVE FAITH IN YOUR FINANCES.**

WHEN YOUR FAITH IS IN YOUR FINANCES, YOU WILL FORGET GOD.

Whether you realize it or not, your financial condition **CONTROLS** your behavior. Here are 4 ways to identify if your finances are influencing your behavior.

- If your **ATTITUDE CHANGES** when you get paid, finances are controlling your behavior.
- If your **PERSPECTIVE CHANGES** when you are broke, finances are controlling your behavior.
- If your **MOOD CHANGES** when you lose money, finances are controlling your behavior.
- If your **CONFIDENCE WAVERS** when the condition of your finances change, finances are controlling your behavior.

WISDOM NOTE:
YOUR FAITH SHOULD OUTWEIGH YOUR
FINANCES!

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