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# Money

Master or Servant?

Part One: Goia

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(F)or where your  
**treasure** is,  
there your **heart**  
will be also.

Matthew 6:21



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# Where are we?

- The average balance on a credit card is **\$8,000**. (Ave. Interest Rate: **19%**).
- The average household has **10** credit cards.
- Almost half the households in America report having difficulty paying their minimum monthly payments.
- Last year over 1.65 million Americans filed for Bankruptcy, **the highest in our nations' history**, how's that for debt statistics?
- The average American adult receives **8 credit card offers** through the mail each month regardless of his or her credit history.

Statistic from Neway Inc.

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# Where are we? (cont.)

- 37% of Americans report they are "in debt" (2000)
- 32% of adults report that they personally struggle with finances (2001)
- 33% of born again Christians say it is impossible for them to get ahead in life because of the financial debt they have incurred. (1997)

Statistics from Barna Research

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# 1 Chronicles 29

David's Gifts  
for the building of the temple

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**The Main Thing is to keep The  
Main Thing the Main Thing.**

**God owns**

**it all!!!**

**(Goia)**

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# Since GOIA, then what do I own?

- Nothing, Nada, Nil, Zippo. (vs. 14).

## So what am I?

- **Manager (Steward) for God, the owner.** (vs. 16).

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**Since GOIA, then what does  
this mean to my spending?**

**Every money  
decision is a  
spiritual one! (vs. 17)**

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# **Armed with GOIA, the next 3 weeks will cover:**

- Spending
- Saving
- Sharing (Giving)