FAITH AND FINANCES: DEBT AND SAVINGS NOTES How does God want me to use H M ? HAVE A P The plans of the diligent lead to profit as surely as haste leads to poverty. Proverbs 21:5 NIV • A b_____ tells your money where to go rather than wondering where it w . BE CAUTIOUS OF D The rich rule over the poor, and the borrower is slave to the lender. Proverbs 22:7 NIV Owe nothing to anyone—except for your obligation to love one another. Romans 13:8a NLT There Can Be Such a Thing as R D . • A good rule of thumb: *Borrow as l* as possible and pay it off as q as possible. A_____Debt Income from charging high interest rates will end up in the pocket of someone who is kind to the poor. Proverbs 28:8 NLT C___-S____Loans It's poor judgment to guarantee another person's debt or put up security for a friend. Proverbs 17:18 NLT But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great.... Luke 6:35a NIV SAVE R The wise man saves for the future, but the foolish man spends whatever he gets. Proverbs 21:20- TLB You can be irresponsible in your saving by not s_____ e_ You can be irresponsible in your savings by s too m Where do you want to be in three to six months regarding your f h ? Where do you want to be eternally in your s h? GOD HAS A P_ He is patient with you, not wanting anyone to perish, but everyone to come to repentance. 2 Peter 3:9 NIV GOD P OUR D 5But He was pierced for our transgressions, He was crushed for our **North Cleveland Baptist** iniquities; the punishment that brought us peace was upon Him, and by Church His stripes we are healed. 6We all like sheep have gone astray, each one **September 28, 2025** has turned to his own way; and the LORD has laid upon Him the iniquity Dr. Jay McCluskey, Pastor of us all. Isaiah 53:5-6 NLT

OUR SALVATION IS S

I know whom I have believed, and am convinced that he is able to guard

what I have entrusted to him until that day. 2 Timothy 1:12b NIV

After the service, children who show Dr. Jay their completed outline will receive a treat!