**RESTRUCTURING OUR FINANCIAL RESOURCES**

1. Personal Assessment
   1. How much am I spending?
   2. Where are my resources going?
   3. How much/what do I own?
   4. How much do I owe?
   5. How much do I make?
   6. What is my life insurance situation?
2. Summarize all liabilities/debt
   1. Mortgage
      1. Outstanding balance
      2. Current interest rate
   2. 2nd mortgage
      1. Outstanding balance
      2. Current interest rate
   3. Outstanding utility bills
   4. Time share obligations
      1. Outstanding balance
      2. Current interest rate
   5. Signature loans
      1. Outstanding balance
      2. Current interest rate
   6. Credit card statements
      1. Outstanding balance
      2. Current interest rate
   7. Outstanding medical bills
   8. Student loans
      1. Outstanding balance
      2. Current interest rate
   9. Personal loans
3. Financial Plan
   1. Monthly budget
   2. Debt reduction strategy
   3. Yearly budget
   4. Saving
   5. Investing
   6. Three-year goals
   7. Five-year goals
   8. Seven-year goals

**SUPPORTING SCRIPTURES**

1. God owns everything.
   1. Psalms 24:1
2. Steward – a person whose job is to manage the land and property of another person.
   1. Luke 16:10-13
   2. Matthew 25:14-30
3. Giving.
   1. Malachi 3:6-15
   2. Matthew 6:24
4. God’s Provision/Contentment.
   1. Matthew 6:25-34
   2. Malachi 3:6-15
5. Become debt free.
   1. Proverbs 22:7
   2. Romans 12:2
   3. Romans 13:8
6. Cosigning.
   1. Proverbs 11:15
   2. Proverbs 17:18
7. Financial Plan.
   1. Proverbs 21:5
   2. Proverbs 13:16
   3. Proverbs 24:30-34
8. Saving/Investing
   1. Matthew 25:14-30