

A House Divided; Spender versus Saver

- I. Determine your money personality.
 1. Saver - these are people who are motivated by security, stability and steadiness.
 2. Spender - they are risk takers, and place a high value on living life in the 'now'.

- II. Why does someone become a spender or saver?
 1. The influences of others.
 - a. Parental influence
 - b. Societal influence
 - c. Spiritual influence
 2. Emotional instability
 - a. Search for significance
 - b. Depression
 - c. Insecurity
 3. Lack of spiritual discipline
 - a. Inability to count cost Luke 14:28-29
 - b. Inability to trust God's promise Matthew 6:31-32
 - c. Lack of contentment Philippians 4:11-12
 - d. Need for instant gratification Isaiah 40:31

- III. How can you bring balance to a spender or saver?
 1. Talk with your spouse, friend, and God.
 2. Develop a budget and a 'wish' list for the things you want.
 3. Give your life to Jesus and live daily under the Spirit's control.