Bad Habits: That Keep Us Poor and/or Separate Us from God

* Habits
  + Automatic behavior that we don’t think about
  + 43% of daily activities
    - Do you actively think about tying your shoes or brushing your teeth?
    - Did you decide to come to church this morning or do so out of habit?
  + Good/Bad Habits – Align with New Year Resolutions…
  + Saw how “bad habits that keep you poor” also hurt us other ways
* Ignoring the situation
  + Need to honestly assess the situation and make a plan of action
  + Take action – Jm. 1:22-25
  + Conforming to world keeps us trapped; must be transformed – Rom. 12:1-2
* Misteaching of money management
  + Might not get taught at home or school—may need to seek out mentor
  + Prov. 19:20
  + Help each other – Jm. 5:16
* Not sharpening your mind
  + Can’t accomplish much with a dull blade
  + Read, study, & meditate on Word – Josh. 1:8; Ps. 1:2; Phil. 4:8; Eph. 6:15, 17
* Depending on will power
  + How strong is yours? NOT AS STRONG AS WE WOULD LIKE…
  + Will power will break, so set up systems to allow you to succeed
  + Remember we aren’t tempted beyond capability – 1 Cor. 10:13; 1 Pet. 5:7
  + Avoid sin/situations where temptation may occur
* Justifying expenses
  + We find ways to justify everything, but it doesn’t mean it’s correct.
  + “I’ve already started… might as well do some more.”
  + Can’t justify sin – Lk. 16:15; Must be cleansed – 1 Jn. 1:9
  + Count the cost – Lk. 14:28-33
* Not measuring your progress
  + What is measured is what is improved
  + Don’t grow weary – Gal. 6:9
* Present bias
  + Spend now & don’t worry about later—The future will take care of itself
  + Commit to saving first in IRA or account with no debit card to protect from “stupid me”
  + Eternal future is most important – 1 Tim. 4:8
  + Seek first kingdom of God – Mt. 6:33
* Breaking a bad habit
  + Assess situation, make plan, & pray – Rom. 7:19-25
  + Consider short-term & eternal consequences of sinful habit if unchanged
  + Pray when tempted – 2 Cor. 12:10
  + Replace bad habit with healthy/wholesome alternative – Mt. 12:43-45
  + Tell friend (accountability, encouragement, etc.)