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.)