



We all remember the “Monster Talk” that we got from our parents. It went something like this: “Now, honey, you know there is no such thing as a monster.” Well, Mom and Dad, I beg to differ with you. There is such a creature, and he has moved up from the Amazon into mainstream America. He’s got us in a stranglehold, and he is swimming away with us as we drown in a sea of debt.

God wants us to manage the finances he has given us in a very strategic way, but there is a creature that we all have to deal with. This monster is cunning and takes on various forms, and if we are going to stay in the zone we will have to defeat him.

In today’s message, I would like to talk to you about three forms this creature takes.

THE PLASTIC PEOPLE EATER

From *Newsweek*, August 16, 2006, “Plastic Predicament:

Credit card debt in America has almost **tripled** in the last two decades.

Average American family now owes more than **\$9,000** in credit debt.

Average person carries **seven** credit cards.

Credit card companies mailed out **six billion** credit card offers last year.

Proverbs 22:7, *The borrower is servant to the lender.*

THE MEDIA MONSTER

Media gets the _____ engines going.

It is so easy to fall into the trap of thinking that it's about my "thing-dom" and not his Kingdom.

1 John 2:16, *The world offers only a craving for physical pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father, but are from this world.* (NLT)

THE IMP OF IMPULSE

We have got to look beyond the hype, and ask ourselves:

*Is it about **need** or **greed**?*

To act impulsively means to "act without forethought or with undue haste and lack of deliberation."

Proverbs 27:23-24, *Know your sheep by name; carefully attend to your flocks; don't take them for granted; possessions don't last forever, you know.* (Msg)

LIVE BY THE B – I – G PRINCIPLE

1. **Bring the whole tithe to God's designated storehouse**

Malachi 3:8-10, Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' In tithes and offerings. You are under a curse—the whole nation of

you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house.

2. **Invest wisely for the future**

Proverbs 6:6-8, Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter. (NLT)

3. **Gladly enjoy and share what God has given to you**

Matthew 6:33, Steep your life in God-reality, God-initiative, God-provisions. Don't worry about missing out. You'll find all your everyday human concerns will be met. (Msg)