

Grow Mode : 1 Bag Check: Where's All My Money Going?

Grow Mode Bumper

Grow Mode Title

Welcome to Redemption Church in Plano, Tx. My name is Chris Fluitt and I am have to say I am thankful for everyone in the room, and everyone joining us online.

There's something else I have to say...

“We've got to talk about money.”

It feels awkward talking about money in church... but here's the reality:

Money Stress Reality progressive slide

- \$\$\$ is the #1 cause of stress in America: 71% of people say it weighs on them.

- 45% of Americans are carrying a credit card balance, and the average balance is nearly \$9,000.
- 2 in 5 Americans don't have \$1,000 in savings for emergencies.

Money stress is a reality.

So if you feel stressed about money, you are not alone.

Grow Mode Title

Jesus talked about money more than He talked about heaven or hell. Not because He wanted people's wallets, but because money reveals what's happening in our hearts. And if you've ever wondered,

Where did all my money go? ...tonight is for you.

Let's be honest. We've all been there:

- The credit card bill that never goes down. Only goes up!
- Waiting for payday while your account is already running on fumes.
- Or an Amazon box shows up, and you can't remember what's even in it.

We all want freedom, but too often money is running us instead of the other way around. And what's amazing is that God actually spoke about this problem thousands of years ago.

Haggai 1:6 (NIV) “You earn wages, only to put them in a purse with holes in it.”

That sounds like it was written in 2025, doesn't it?

- Living paycheck to paycheck
- working hard

- somehow it just slips away.

But this wasn't written last week. It was written around the year 520 BC, over 2,500 years ago.

And yet it describes exactly what so many of us feel right now. That tells me something: God has been paying attention to this struggle for a long time.

He didn't say this to shame anyone. He said it to wake us up!

Dan Klowski

That's why I've invited my friend, financial planner Dan Klowski, to share with us. He's going to show us some practical ways to patch the holes and start seeing where our money is going.

[Dan's Segment]

Let's thank Dan.

We could all use help and wisdom in our finances.

...And here's why what he just shared matters even more: because God said it first.

Proverbs 27:23 (NIV) "Be sure you know the condition of your flocks..."

For us today... flocks are our

- Accounts.
- Car or Home.
- Career
- Whatever God has given you!
- Pay attention and manage

Luke 14:28 "Count the cost before you build."

In other words, make a plan.

Jesus said this. Shouldn't we listen?

We want to help you get a plan.

Proverbs 22:7 “The borrower is slave to the lender.”

We hate slavery.

Debt – Borrowing money – is slavery!

- Credit cards
- Pay day advances
- Loans
- Buy now and pay later
- Rent-A-Center - Lease to own

Do not sign up for slavery!

Debt is slavery!

“Lord Help Me Get Free from Debt Slavery”

I want to address a tension a lot of us feel:

Grow Mode Title

This freedom sounds great... but...

Most people don't like the idea of tracking their money.

- It feels like control.
- It feels like micromanaging.
- It doesn't sound fun at all.

But here's the truth: the real thing that's not fun is when...

- the credit card bills control you
- when the lenders call you
- when the IRS sends you letters.
- That's control.

Tracking is not control, it's clarity.

You can't grow what you don't track. What you really need is a clear vision of where your money is going. That's the only way to make progress.

And God wants that for you. He wants you to be free and flourishing.

Imagine this: a whole church community full of people who aren't chained by debt, who live with peace, who can happily give

generously. What could we do for Plano?
What could we do for the world?

This isn't about money.
It's about transformation.
It's about peace instead of stress.
Purpose instead of pressure.
Freedom instead of fear.
That's what God wants for us.

Musicians

But here's the thing: tracking isn't the finish line, it's just the starting line. You can't grow what you don't track.

Next week, we're going to talk about how small, simple steps can turn into lasting wealth. We're going to see that wealth isn't about luck or hitting it big, it's about habits and wisdom.

But before we can grow, we have to stop the leaks. Before we can invest tomorrow,

we need clarity today. That's why today's steps matter so much.

Ready to Act

1. **Turn around and open your eyes.**

-Track every \$ this week

Stop pretending it's fine.

Repentance is about turning around — deciding not to keep walking down the same road.

For some of us, the first step is to say, God, I've been careless, I've been blind, I've been ignoring this area of my life. Forgive me. Help me turn around.

Then open your eyes... No more living in the dark. Use what Dan shared and actually look at where your money is going. **Track every \$ you spend this week.**

2. **Lighten the load.**

-Make a Debt Snowball

Debt isn't normal. It isn't forever. Take one step toward freedom this week.

Do the hard work. List all your debts and prepare a Debt Snowball.

3. **Invite God in.**

-Pray and honor God

Don't just track money, pray over it.

Say, God, this is Yours... It's not my money... it all comes from you. Help me manage it well.

Come receive prayer.

Pray for one another.

**THIS IS TOO BIG FOR US – WE MUST
HAVE GOD'S HELP.**