

MANAGING MY (GOD'S) MONEY

- Matt 4:4-Not bread alone but still bread
- We are stewards of many things
- Money is one of them- I Cor 4:2; Ps 24:1
- Did Jesus ever talk about money?
- 16 of 38 parables-money and possessions
- Gospels- 1 out of 10 verses(288 total)

600 verses on prayer

Less than 500 on faith

More than 2000 on money and possessions

In U.S. 36% of Americans could not cover over \$400 unexpected expense

Savings rate of 3.4%-(Dec of 2022)

Avg American household charge card debt

\$6,198(Range from \$5,000 to \$16,000)

HOW DO YOU OBTAIN?

Theft, gift, inheritance, hard work

Doesn't grow on trees or does it?

II Thess 3:8,10; Eph 4:28

No get rich quick scheme-Prov 13:11; 28:19-22

Hard work-if too good to be true, then it is

HOW TO MANAGE

Budget- Prov 21:5; 27:23-27

Live on less than you make- Prov 13:7

How many live paycheck to paycheck?

Avoid debt as much as possible- Prov 22:7

Save for the future- Prov 21:20; 6:6-8

Ant- worker, not lazy, stores up

Couple uses following to teach their children



SAVE

SPEND

DONATE

INVEST

Questions to ask

Do I need it or is it a want?

How much good will it be?

Is something less expensive just as good?

Is it overpriced?

Better to buy later?

If no savings, then what? DEBT

HOW TO USE PROPERLY

Give to God- I Cor 16:1,2; II Cor 9:6,7

Provide for family- I Tim 5:8

Support the needy- Eph 4:28; I Tim 6:17-19

Pay taxes- Rom 13:6,7

Pay debts- Rom 13:8; Eccl 5:4

THINGS THAT CAUSE ME TO MISMANAGE MONEY

Covetousness- Col 3:5; Eccl 5:10

(Eyes bigger than pocketbook)

Discontentment- I Tim 6:6-10

(Money can't buy happiness)

Immaturity- I Cor 13:11

(Bigger the boys, bigger the toys)

Inability to say no to self- Matt 16:24

(Bankruptcy waiting to happen)

Riotus living- Luke 15:13- Prodigal son
(sin is expensive-alcohol, drugs, gambling)

Marrying the wrong person- Deut 22:10
(Some spouses are high maintenance,
battle over money #1 cause of divorce)

Peer pressure- I Cor 15:33
(Keep up with the Jones's)

Materialistic rather than spiritualistic

Matt 6:19-21

(Treasure is where the heart is)

Misplaced priorities- Matt 6:33

Money is a great tool but a lousy master

If managed properly will help you get to heaven- II Cor 8:5

If not, then misery here and endangerment to your soul

You either control it or it controls you