

May 02/03
Freeing Financial Management

1. Our finances cause us all kinds of stress. The national/global economic recession has increased everyone's worries about their job, retirement, where they live or will they have enough to get by on. God has principles that have been ignored and are at the root of all we are witnessing today.

a. Financial stress causes: conflict in family communications, feelings of low esteem when we can't buy or pay for needed items, broken marriages, and sleepless nights.

2. Our biggest financial stress comes from not accounting for all the expenses we actually have. *Luke 14:28-29*

The resources that God gives us are in three categories for us to manage. We usually don't like to address them in detail but it is very important for us if we want to be stress free. We tend to mix our essentials with required or extra items and find ourselves stressed by the bind.

Essentials	Required	Extra
\$ _____ \$		

Some Essentials: God, taxes, food, clothes, housing...

Some Required: transportation, insurance, utilities, maintenance, gifts...

Some Extras: TV, eating out, better car, movies...

There are two kinds of SAVING:

Required savings: saving for irregularly required items like car maintenance or Christmas.

Long-term savings: saving for retirement, a house, college.

A. God wants us to live stress free in our finances. *Ecclesiastes 7:13-14*

B. Our issue, especially in the American culture, is our all-consuming desires. My finances are a thermometer that reveals my true heart state. *Proverbs 30:7-9*

C. Be cautious when borrowing money -- keep it to a minimum.
Proverbs 22:7

CAUTION: The cost is more than just a monthly payment!!

Example home: Payment + property tax + utilities + insurance + maintenance + (down+fees)

Example rent: Rent payment + utilities + (deposit)

Example car: Payment + maintenance + fuel + insurance + (down)

MYTH: Borrowing money and tax write offs can make you rich.

D. Make your gains honestly and be patient.

Proverbs 13:11; Proverbs 20:17

E. Keep a proper perspective about your situation and riches. Your time is the most valuable resource you have to decrease your stress. *Proverbs 23:4-5*

F. Be honest in business and with your business dealings.

Proverbs 11:1

G. Keep God first and be generous to others. *Proverbs 3:27-28*

H. Speak the truth to yourself -- it's difficult to live without the view of loving money so we might lower our stress. God wants us to not only trust Him for our resources, but to surrender to Him in our finances. *1 Timothy 6:10*

JESUS TELLS US THE TRUE SECRET TO STRESS FREE FINANCIAL MANAGEMENT - GOD IS OUR FIRST LOVE.

Matthew 6:31-33

Discussion Questions:

1. What is the most stressful part of your finances today? What unaccounted-for items are causing you to be anxious?
2. Have you tried to borrow your way to riches? How has your desire for things made them a requirement in you life?
3. Is God truly an essential part of your finances? What shows it?
4. What is the difference between trusting God for your resources and surrendering your finances to God?