

Spending & Budgeting

How should the gospel change how we spend our money?

Proverbs 30:8-9

Money: Wonderful Tool; Terrible Master

- 1) How do I master money?
 - A. Everything you have belongs to God.
 - B. God has made you a steward of all that you have.
 - C. Hoarding is spiritually damaging.
 - D. How much should we give? (Next Class)

- 2) How much should I spend?
 - A. What lifestyle has God called me to?
 - i. Lifestyle: answers how much do I need? Need: answers how much do I spend?
 - ii. 2 Dangers
 - a. Needs exceeding income
 - b. Expenses rising as income rises
 - iii. Perceived needs – what we see as necessary is highly subjective.
 - How do you choose a lifestyle?
 - i. Steep value in scriptures
 - ii. Pray for wisdom
 - iii. Counsel of others
 - iv. Use good sense God has given us to seek first His Kingdom

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Goal: To determine what lifestyle will make the most of your life on this planet for God's glory.

- How do I figure this out?
 - i. Determine lifestyle in big pieces
 - ii. Time, money & relationships are interchangeable
 - iii. Flexibility is a virtue – having a flexible mindset
 - a. James 4:13-17
 - iv. Keep the long view in mind

3) Budget

The Church has considerable opportunity to make conversations about how we spend money a normal part of life.

- i. Danger: Judging – we shouldn't assume motives of others' financial decisions. If a brother or sister needs exhorted, it should be motivated by compassion, not pointing fingers. Galatians 6:1