

# Managing Your MONEY

## A B C's of Christian Budgeting

**AGREEMENT** Amos 3:3 - *Can two walk together, except they be agreed? Paul says in 1 Cor 11:11 that we are one in the Lord, we are not independent of each other.*

1. **On The View of Stewardship** Who owns me and my stuff? - God does.  
Psalms 24:1 and Col. 1:16
  - We only manage what He has allowed us to enjoy
  - We are all Stewards and we will be held accountable.
2. **On The Ways to achieve material Goods** - Am I modeling Biblical principles or the world's philosophy? What do my children see?
  - Husband's work 1 Thes. 4:11-12 and Pro 28:19
  - Working wife Proverbs 31 and Titus 2:3-5
  - "Train up" your children. Give them responsibilities Eph. 6:1
3. **On The Management of Finances:** One head not two.
  - Who pays the bills and manages the checkbook?
  - Priorities: what comes first, cable TV or the house payment?

**BUDGET RULES:** Keep a heavenly focus: Matt. 6:33, Everything needs to be done with integrity and order: 1 Cor. 14:40, We must be faithful: 1 Cor 4:2, We must plan because financial planning leads to profit - Proverbs 16:3; 21:5

**The reasons for a budget are scriptural** - Proverbs 27:23-24

- To know where money is spent and make best use of your funds
- To meet needs in order of priority
- To give you a feeling of security: the ant stored his food

**Realistic suggestions:** These are guidelines rather than a taskmaster

- 1<sup>st</sup> - **GIVING** - 10% of your gross pay to your local church. Acts 6:1-6; 1 Tim 5:17-18  
Giving should always be Proportionate, Systematic, & Sacrificial 1 Cor 9:4
- 2<sup>nd</sup> - **SAVING** - 10% of your pay, to stay out of debt and share - Prov 21:20
  - Short-term saving:** Put and Take - next 18 months,
  - Long-term saving:** Put and Keep - next 5 years or longer
- 3<sup>rd</sup> - **SPENDING** - Supply your families needs - (pay your bills)
- 4<sup>th</sup> - **OFFERINGS** - Supply for others needs - Put God's wealth back into circulation.  
Your church, other ministries and local families - 1 John 3:17 & 18
- 5<sup>th</sup> - **LUXURIES** - Cable TV, eating out, designer clothing, etc...

Keep clear records of bills & expenses. Review & Adjust once or twice per year

**Cut down on unnecessary spending and avoid borrowing!** - Proverbs 22:7 It has been shown that we spend, on average, 34% more money when we use credit cards. Take your time; don't rush ahead of the Lord's leading. Never buy on impulse and seek godly counsel if needed. Counsel offers insight: Proverbs 11:14, 12:15 and 15:22

## COMMITMENT, make it work!

1. **Financial results:** Your giving will become easier because of a plan. Your back won't be against the wall because of bills. Bills will be paid on time and you will stay out of debt. Giving to help others will become easier and more enjoyable.
2. **Favorable intangible results:** Peace & harmony in the home along with a good testimony to others is a natural result.
3. **You will be held accountable to God:** Example of the talents - Matthew 25:14-30, Stewardship should be a way of life: Romans 12:1-2
4. **What if it doesn't work?** Do you rely on God's will or Master Card? Prayer or Plastic. Do you circumvent God's perfect will? *You do not have, because you do not ask God. When you do ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures...* James 4:3 A relationship requires two-way communication. Be patient; give God an opportunity to answer prayer. Remember, the answer can be yes, no or wait.
5. **If Money becomes tight try to determine God's reasons:** Do I really need it or Is He testing my faith? Did I misspend the funds He provided?
  - A. **Have I violated the financial principles** found in God's Word?
    - Give and be financially blessed: Proverbs 11:24
    - Scorning correction (Pride brings poverty): Proverbs 13:18
    - Planning leads to profit, haste to poverty: Proverbs 21:5
    - Stinginess - Listen to the cry of the poor: Proverbs 21:13
    - Get-rich-quick schemes: Proverbs 28:19
  - B. **Does God have a deaf ear to your request?**
    - Living in sin - Proverbs 5:29, Disobey the law- Proverbs 28:9
    - Sin hinders prayer- Isa 59:1, Idols in the heart- Ezk 14:3
    - Unforgiving spirit - Mark 11:25, Selfishness - James 4:3
    - With faith not double-minded - James 1:5-8
    - Good relationship with spouse - 1 Peter 3:7
    - Dishonoring Parents - Ex. 20:12; Eph 6:1-3