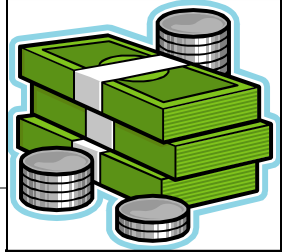


Kingdom-nomics IV: Attitude about Money

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w/
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“When we transfer our hopes to God and His ideas, we will first turn to Him and see His wisdom for all issues, including financial decisions.”

Stewardship Success:

1. DAILY surrender to God every financial decision.
2. Trust God’s direction for each decision.
3. Practice using the pronoun, “His” instead of “mine.”
4. Use God and His counsel as your primary source of counsel.

Consider these points:

- More money is not the answer to our financial problems.
- **Contentment** means you are detached from and not dependent on things or possessions.
- Focusing on Eternity will bring proper perspective to the present.
- “My hope is You,” not any economic factors.
- Positive financial change in families will only happen when Husband and wife agree in concept AND practice.

A Misguided Financial Attitude

- Is your Glass Half full or Half Empty?
- Do you feel Entitled to obtain more ‘Stuff?’
- Is there an excuse for every purchase?
- Do you hide your un-wise decisions?

It’s all about Stewardship

In Man’s Economy, your purpose is centered around personal fulfillment and happiness. In God’s Economy, it’s centered around being a trustworthy steward.

What is a steward?

How does operating your possessions and money as a Good Steward safe guard against Impulse Buying and accumulation of stuff?

How do I/We fix it?

Many of us are dealing with Debt and the lack of ability to give in our lives. How do we fix the problem?

1. Transfer Ownership

(if married, together)

Proverbs 19:21, Luke 16:13-15

- Take account of His finances entrusted; budget. **Proverbs 27:23**
- Read scripture on finances: Proverbs, Jesus
- Read some good Christian based books (See Page 4)
- Get newsletters (Crown Financial, Daveramsey.com)

2. Recognize and Change Bad Behavior

Change a covetous / envious attitude of others and their blessings for an attitude of contentment.

- Recognize and confess indulgence, e.g. Need vs. Want.
- Avoid Snap decisions on purchases.
- Discipline is your friend, sloth your enemy.

“Be on your guard against every kind of greed; your life does not consist in the abundance of your possessions”

- Jesus Isaiah 30:1, Proverbs 14:29, Hebrews 13:5-6

“The way we handle our money is the best outside reflection of our true inner values.”

- Larry Burkett

3. Start a small Emergency Savings

Proverbs 21:20; Proverbs 6:6-8

4. Get out of debt and stay out of debt

Proverbs 22:7

- Determine never to have debt again.
- Develop a realistic plan/budget to retire debt.
- Use the Snowball Method to retire Debt.
 - Retire smallest debts first; roll retired payment into next debt

How are we Supposed to Live?

5. Save & Invest

Proverbs 6:6-8, Ecclesiastes 11:2; 1 Timothy 5:8; Proverbs 13:22

6. Give like Crazy!

Proverbs 3:27-28, 1 Corinthians 9:7, 1 John 3:17, Proverbs 11:25

Why does "God loves a hilarious giver?"

What is the 'essence' of "True Religion?"

Giving—The Treasure Principle

Matthew 6:18-20

"You can't take it with you—but you can send it on ahead."

- Anything that we put into God's hands will be ours for eternity.
- If we give instead of keep, if we invest in the eternal instead of the temporal, we store up treasures in heaven that will never stop paying dividends.

Give some examples of how we store up (or make deposits in heaven) treasures now?

Quotes to make you think!

"Passionately pursuing anything except a closer relationship with God is venturing into dangerous territory."
- Mistie Shaw

"A Christian must use Self-Discipline to avoid problems with Riches"

"Money does not solve financial problems, nor do people. God is the solution to financial problems and thus He wants us to place our confidence and dependency in Him"

- Check Bentley,
Crown Financial Concepts

***"The less I spent on myself
and the more I gave to others,
the fuller of happiness and
blessing did my life become."***

—Hudson Taylor

Planning/Saving

Proverbs 6:6-8 (NLT) — Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.

Proverbs 21:5 (NLT) — Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Proverbs 19:21 (NLT)—You can make many plans, but the Lord's purpose will prevail.

Proverbs 21:20 (NIV) - In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Proverbs 13:22 (NLT) - Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly.

Trust

Philippians 4:19 (NLT) - And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.

John 14:1 (NLT) - "Don't let your hearts be troubled. Trust in God, and trust also in me.

Romans 15:13 (NIV) - May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.

Attitude on Money

Psalms 62:10 (NAS) - ...If riches increase, do not set your heart upon them.

1 Timothy 6:9-10 (NLT) - But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

Matthew 6:31-33 (NLT) - "So don't worry about these things, saying, 'What will we eat? What will we drink? What will we wear?' These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.

Luke 16:13-15 (NLT) - "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money." The Pharisees, who dearly loved their money, heard all this and scoffed at him. Then he said to them, "You like to appear righteous in public, but God knows your hearts. What this world honors is detestable in the sight of God.

Futility of Pursing Wealth

Mark 8:36-37 (NLT) - And what do you benefit if you gain the whole world but lose your own soul? Is anything worth more than your soul?

1 Timothy 6:17 (NLT) - Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.

Luke 12— The Parable of the Rich Fool

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." ' "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God."

Debt/Lending

Proverbs 11:15 (NAS) - He who is guarantor for a stranger will surely suffer for it, But he who hates being a guarantor is secure.

Proverbs 22:26-27 (NLT) - Don't agree to guarantee another person's debt or put up security for someone else. If you can't pay it, even your bed will be snatched from under you.

Proverbs 22:7 (NLT) - Just as the rich rule the poor, so the borrower is slave to the lender.

Greed / Instant Gratification

Proverbs 27:12 (NLT) - A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.

Proverbs 14:29 (NKJV) - ...he who is impulsive exalts folly

Luke 12:15 (NLT) - Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."

Proverbs 11:6 (NAS) - The righteousness of the upright will deliver them, But the treacherous will be caught by their own greed.

Books with Sound Financial advice

The Total Money Makeover, Dave Ramsey (Andy's 'Must Read' recommendation)

The success stories speak for themselves in this latest book from money maestro Dave Ramsey. Instead of promising the normal dose of quick fixes, Ramsey offers a bold, no-nonsense approach to money matters, providing not only the how-to but also a grounded and uplifting hope for getting out of debt and achieving total financial health.

Ramsey debunks the many myths of money (exposing the dangers of cash advance, rent-to-own, debt consolidation) and attacks the illusions and downright deceptions of the American dream, which encourages nothing but overspending and massive amounts of debt. "Don't even consider keeping up with the Joneses," Ramsey declares in his typically candid style. "They're broke!"

And this isn't theory. It works every single time. It works because it is simple. It works because it gets to the heart of the money problems: You.

Free and Clear, Howard Dayton

Overwhelmed with debt? There is hope and freedom for you no matter how big your problem. Skyrocketing debt has crippled and divided millions in this age of rampant credit, interest-only mortgages, and record loan defaults.

The way out from under debt burdens is not a declaration of bankruptcy, but surrender to the Word of God. Becoming debt-free may seem an impossible dream for many, but it is actually an attainable goal.

Financial Peace Revisited, Dave Ramsey

Similar to the other Ramsey book but more Christian focused and worksheets to help budget and plan.

Debt Free Living, Larry Burkett

Credit is so easily obtained and credit card applications flow into our mailboxes virtually every day. Many couples find themselves deeply in debt and not even sure of how they got there let alone how they can get out of it. Larry Burkett has the solution! His best-selling book, *Debt-Free Living*, has been updated and modernized. *Debt-Free Living* has been providing poignant and biblical teaching on debt for over a decade. This updated resource will teach the consumer about the origin of most financial troubles and help him or her break the 'debt cycle.' *Debt-Free Living* is a necessary resource to battle the temptation and trappings of debt that are weighing you down.

The Treasure Principle, Randy Alcorn (Andy's 'Must Read' recommendation)

Bestselling author Randy Alcorn introduced readers to a revolution in material freedom and radical generosity with the release of the original *The Treasure Principle* in 2001. Now the revision to the compact, perennial bestseller includes a provocative new concluding chapter depicting God asking a believer questions about his stewardship over material resources. Readers are moved from the realms of thoughtful Bible exposition into the highly personal arena of everyday life. Because when Jesus told His followers to "lay up for yourselves treasures in heaven," He intended that they discover an astounding secret: how joyful giving brings God maximum glory and His children maximum pleasure. Discover a joy more precious than gold! Priceless treasure is within your reach. And with it, liberating joy.