

Week 17

LXV. Final Lesson Introduction

- A. The Last Lesson
- B. There will be some random opportunities to receive a reward for your participation
- C. Last Week's Memory Verse (Ephesians 6:4)

LXVI. A Few Practical Principles

- A. Where we have been
 - 1. Over the last 16 weeks you have had the opportunity to put into practice the practical applications of budgeting if you hadn't ever had a budget...
 - 2. OR you have had the opportunity to review and adjust your budget if you already had one in place
- B. But first let's do a bit of review
 - 1. In the first week we covered the fact that a budget is just a spending plan for our families
 - 2. In the second week we spent some time looking at our net worth so we had an idea where we were starting our budgeting journey
 - 3. In the third week we took some time to think about our financial goals in order to help us be able to use our budget to get us to a destination
 - 4. Over those weeks we also took some time just writing down what we spend daily so that we could come up with an idea of what we spent each month
 - 5. Remember that one of the major keys to staying on top of a budget is to be certain to write everything down...that really demonstrates where we are
 - 6. The most efficient way to use a map is to know where you are and where you want to be...So a budget is just our map to get us from where we are today to where we think we would like to be in the future
 - 7. We also need to regularly review where we are and where we are going so that we can make course corrections
 - a. First we can do this by balancing the books at the end of each budget period to verify that you are working to the plan you have developed

- b. Second, on a longer term basis we can do a more comprehensive review of our net worth, goals and budget priorities so that your plan remains fresh as your life situation changes

8. Remember there are worksheets on the web if you want to pick this up

LXVII. Biblical and Practical Principles Review

A. Further Review

1. We are going to run through all of the biblical principles and the rest of the practical principles
2. I have lumped them into three broad categories that will hopefully be useful in helping you remember some high level principles for how we handle our finances
3. We are to be...

Studios Stewards

Who are...

Sowing Seed

As we live...

Simply Satisfied

4. Let's look at each of these

B. Studios Steward

1. As believers we are to be longing to understand God and His Word better...as the Psalmist says

Psalm 63:1 "O God, You are my God; I shall seek You earnestly; My soul thirsts for You, my flesh yearns for You, In a dry and weary land where there is no water."

Psalm 119:130-131 "The unfolding of Your words gives light; It gives understanding to the simple. I opened my mouth wide and panted, For I longed for Your commandments."

2. We are to be **STUDIOUS**
3. To be students of God's will...

*Ephesians 5:8b-10 "...walk as children of Light (for the fruit of the Light consists in all goodness and righteousness and truth), trying to **learn what is pleasing to the Lord.**"*

Ephesian 5:15-17 "Therefore be careful how you walk, not as unwise men but as wise,

making the most of your time, because the days are evil. So then do not be foolish, but understand what the will of the Lord is.”

4. We do this by studying God’s Word which is where He has revealed His will to us
We have looked each week and have learned some of the following things...
5. We learned that God is Sovereign over everything (Psalm 103:19)
 - a. The Spirit world
 - b. Nature
 - c. Salvation
 - d. Our daily lives...He is sovereign over our finances...we have exactly what He wants us to have
6. We learned that in His sovereignty God establishes governments (Romans 13:1-7)
 - a. All governments
 - b. Those governments will affect what we have or don’t through the form that they take and the policies and laws that they institute
7. We saw that money in and of itself is morally neutral
 - a. It is what we do with it that makes it good or bad (Psalm 37:21; 1 Timothy 6:10)
8. We learned that we are **STEWARDS**
 - a. God owns everything (Psalm 24:1)
 - b. We don’t own anything
 - c. Because God owns everything we are just managing His stuff
 - d. We have responsibilities not rights in regard to money and possessions
9. As Stewards of God’s word and our families, we should be training our children (Ephesians 6:4)
10. Even though we are Stewards He has given us all things to enjoy (1 Timothy 6:10)
11. As Stewards we will be called to account (Hebrews 9:27)
 - a. After being separated for how we dealt with the person of Christ (Matthew 25:31-46)
 - b. We will receive reward or loss for how we handled what God has provided (1 Corinthians 3:12-15)
12. We are to be **STUDIOUS STEWARDS**

C. Who are Sowing Seed

1. Through the resources He has provided God has provided seed for the Gospel
2 Corinthians 9:10 “Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness;”
2. What can we do with the Seed?
 - a. Spend It
 - b. Save It
 - c. Give It away
3. God has told us he expects us to do with his provision
4. He has told us what are His HIGH priorities for our resources
 - a. We are to Work (2 Thessalonians 3:10)
...It is a gift from God (Ecclesiastes 5:19)
 - b. We are to Pay Our Taxes (Romans 13:6-7)
 - i. Taxes are our way of providing for God’s servants...our governing authorities
 - ii. We do this so that we may live peaceful and quiet lives so the gospel will be spread (1 Timothy 2:1-4)
 - c. We are to Give (1 Corinthians 9:4-14)
 - i. It is not the amount but the attitude that counts
 - d. We are to Pay Back Our Debts (Psalm 37:21)
 - e. We are to Care For Our Families (1 Timothy 5:8)
 - i. We are to provide for their food and covering
 - ii. We are to provide for those who can’t provide for themselves (1 Timothy 5:4)
 - iii. We are to do this so we will not be a burden to others (2 Thessalonians 3:7-8)
 - f. In our obedience of things that are commanded we will
 - i. be seen as different
 - ii. bring God glory

- iii. have the opportunity to spread the gospel
 - 5. God has also given us what are His MODERATE priorities are for our resources
 - a. We ought to buy down our debt more quickly than is required
 - i. It presumes upon the future (Proverbs 27:1)
 - ii. It exposes us to default (Ecclesiastes 5:5)
 - iii. Makes us beholden to another (Proverbs 22:7)
 - b. We should Plan and Save (Proverbs 21:5, 20)
 - i. Wisdom is not to consume all that you have but to save for when times are different...even the ants know this (Proverbs 6:6-8)
 - ii. A lot of our budget should be built around saving and planning
 - iii. Plan for the (Un)Expected...have an emergency fund
 - iv. Plan to Invest...it is good to earn a return...both in time and eternity
 - v. Plan for your Protection...Insuring can be a wise thing
 - vi. Plan for your Retirement...If you want to work at something different and have more opportunities to serve, you have to prepare
 - vii. Plan for your Demise...Don't leave your family unprepared and in chaos
 - c. By being wise with what God has provided us we have great opportunity to be recognized as different, bring glory to God and promote the gospel
 - 6. Everything else is a LOW priority with God and are matters of wisdom
 - a. These also are matters of wisdom
 - b. Even here we have opportunity to be recognized as different, bring glory to God and promote the gospel by not living extravagantly or indulging the flesh
 - 7. We should be using what God has provide to accomplish His purposes by using what we have been provided to be SOWING SEED
- D. As we live Simply Satisfied
- 1. We are to live in a Self Controlled manner (Titus 2:1-12)
 - a. We are to be in control of our minds (thinking) and bodies (doing)
 - b. We are to be free from external influences caused by over indulgence
 - c. We can do this because we have been redeemed from the flesh and its evil deeds (Titus 2:14; 1 Peter 1:14-15) and have the Holy Spirit
 - d. Our hope is in the future (Titus 2:12-13)

2. We are to be Content (Hebrews 13:5)
 - a. We learned the little ditty Use it up, Wear it out, Make it do, Do without
 - b. Our satisfaction is not found in the amount or quality of our money or possessions but in our life through Christ
 - c. Paul tells Timothy in 1 Timothy 6:8 all that is required to be content
 - d. Even if we don't have those we don't cause for discontent because God is sovereign and in His loving kindness gives us exactly what we need (Luke 12:22-30)
3. We learned that money is an excellent Indicator of our heart (Matthew 6:19-24)
 - a. We can get insight into whether we are living Simply Satisfied by considering how we are using what God has provided
 - b. We are to be storing up treasure in heaven
 - c. We are not to be storing up treasure on earth by indulging our flesh through pride and greed
4. Knowing that God is our satisfaction and that He will provide we can live lives that are Simply Satisfied
5. We have great opportunity to spread the gospel and bring God the glory in our attitudes toward and use of the money and possessions by being
Studious Stewards,
who are Sowing Seed
while living Simply Satisfied

LXVIII. Conclusion

- A. A Final Example
 1. You now have a lot of information
 2. To gain any benefit from it you must actually make an effort, get up and do something
- B. Final Words
 1. Thank you for hanging in there with me through this class
 2. I hope that this has been beneficial and useful to you
 3. You should have a lot of information about what God expects of us as we use his resources

4. You have the basics that are required for putting together a financial plan for your family (budget)
5. You should now have a good start at what you need to be financially successful as God defines it...Using His resources to accomplish His purposes
6. I don't believe there is any magic here
7. This is not easy...but it is simple
8. It just takes effort on our part as we submit to and rely upon the Holy Spirit for self-control, discipline and wisdom
9. My prayer is that God would honor your efforts as you strive to live according to His Word...especially in regard to your finances

References

1. Unless otherwise indicated all scripture quotations are from the New American Standard Bible (NASB), 1995

The End!

(Really Just the Beginning)