

CRISIS, WHAT CRISIS? Doing Money God's Way

Part 2 – Pillars of Biblical Stewardship

RECAP

1. At a time when personal money management is right at the fore, we really need to KNOW the Biblical PRINCIPLES.
2. Do not CONFORM to the forces attempting to train you to do money THEIR way.
3. There must be a BETTER way (Romans 12:2).

→ *What can you recall of what the book of Proverbs says about money? How applicable are those Proverbs to our financial world today?*
→ *Why do you think God responded to King Solomon's request for the wisdom to govern well by also blessing him with unprecedented wealth?*

PILLAR 1 = A BUDGET (Proverbs 21:17, 17:16)

Equation: INCOME > EXPENSES + GIVING + SAVING

→ *Do you have a budget? How does it work? Does it work?*
→ *Do you tell your money where to go or wonder where it went? How do you keep tabs on the money you've spent?*

THE PRINCIPLES of a good, sensible, balanced budget

- * In control of your SPENDING.
- * Maintaining an AFFORDABLE lifestyle.
- * Paying CASH for what you CAN afford, rather than using CREDIT for what you CAN'T.
- * Make sure you have at least some financial MARGIN.
→ *How do you 'control' your spending? Is your lifestyle 'affordable'?*
→ *What does it mean to have financial 'margin?' How much should you have in reserve for a 'rainy day' or kept in your contingency fund?*
→ *If you needed a new car, how would you buy it? What's the wisest way?*

THE PROBLEMS you might encounter if you have no budget

- a) OVERSPENDING
- b) IMPULSE buying
- c) CASHFLOW problems
- d) Excessive use of CREDIT
→ *Why are each of these potential problems? Have they ever been an issue for you? If so, how did you overcome them?*

HOW DO YOU STOP YOUR 'BUCKET LEAKING?'

- a) Financial INTEGRITY
- b) WISDOM

c) RESTRAINT

d) BALANCE

→ *Why is a 'leaking bucket' catastrophic? Does your bucket have any holes in it? How might you plug those holes?*

PILLAR 2 = HARD WORK (Proverbs 14:23, 21:25, 10:4)

21ST CENTURY CHALLENGES

- a) LOW INCOMES make balancing the equation tough.
- b) REDUNDANCY turns people's financial worlds upside-down.
- c) The WELFARE SYSTEM doesn't always achieve what it sets out to.
- d) ENTITLEMENT: People think they DESERVE to live a comfortable, prosperous life without the HARD WORK that earns it.

RULE: Operate within the framework of BIBLICAL PRINCIPLES and you open the door for the Lord to BLESS & INCREASE.

→ *How strong is your work ethic? Where did you get it from?*
→ *'Laziness produces a consuming lethargy.' Discuss!*
→ *Why is entitlement rife in our society? Where did it come from and what are its dangers?*

PILLAR 3 = GIVING (Proverbs 11:24-25, 22:9, 28:22)

- * When you respond to the LEADING of the Holy Spirit, EVERYONE is BLESSED.
- * If there's no GIVING in your plan, you have a 3-LEGGED chair.
→ *'I suspect giving wouldn't be a leg on many non-Christian chairs.' Do you agree? If it isn't, why isn't it?*
→ *How does giving open the door to blessing and increase?*

PILLAR 4 = SAVING (Proverbs 21:20, 13:11,22)

- * There is a genuine TENSION between the Christian's desire to GIVE & the wisdom of SAVING.
- * GIVING what the Holy Spirit IMPRESSES & SAVING as the Holy Spirit DIRECTS is a POWERFUL COMBO.
- * Getting GOD INVOLVED in your financial life might just be the BEST MOVE you ever make.
→ *How do you personally see the balance between giving and saving? How do you make your decisions? Why do you make the decisions you do? What do you think would be the ideal balance?*

THE CHALLENGE: How many LEGS on your CHAIR?

→ *Additional questions: How strong is each leg? Are you putting too much weight on one leg? Is there a leg missing?*