

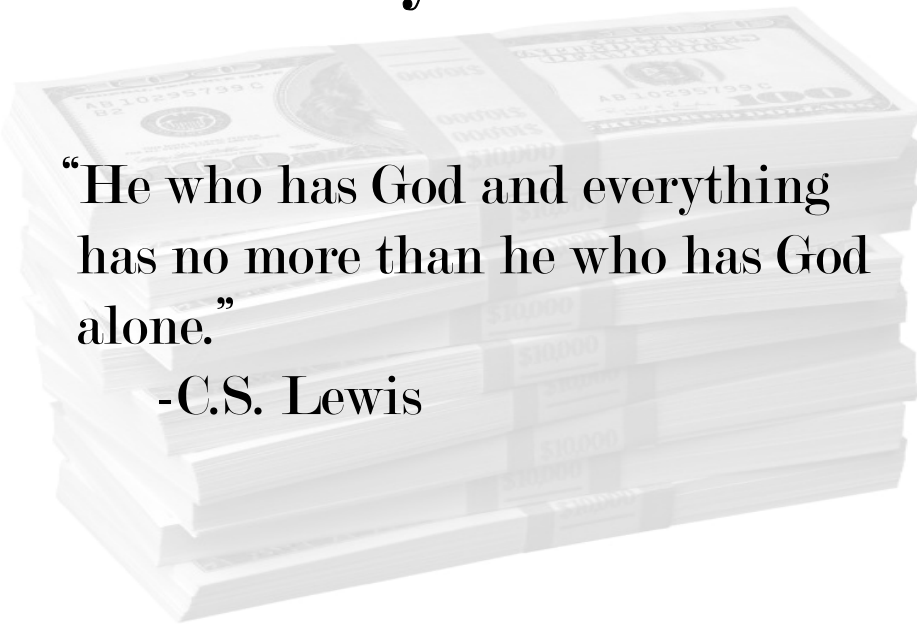
# Money Matters



# Money Matters

“He who has God and everything  
has no more than he who has God  
alone.”

-C.S. Lewis



# Money Matters

Why is money so important?

“Money is an exact index of a man’s true character.”

-Richard Halverson

Our stewardship of money becomes  
the story of our lives!

# Money Matters

What is money?

“...money has no inherent value, only ascribed value, money is not wealth. It merely symbolizes wealth.”

-Randy Alcorn

# Money Matters

## How does money matter for eternity?

“Take this thing that is commonly used for evil and use it for good. Look at this worn currency; smell in it the foul purposes for which it was used – perhaps to buy drugs or sex or injustice. It may have once been stolen, perhaps even killed for. But now that it’s in *your* hands, use it wisely and well; use it for eternal purposes.”

-Randy Alcorn

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“God opposes usury and greed, yet no one realizes this because it is not simple murder and robbery. Rather, usury is a more diverse, insatiable murder and robbery.”

-Martin Luther

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## The Problem: Debt

- \* Average American family devotes 25% of its spendable income to outstanding debts.
- \* Since 1945, consumer debt in the U.S. has multiplied 31 times!
- \* The IRS says the average filer spends 10 times more paying interest on debts than he gives to charitable causes.

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## The Problem: Debt

- \* More statistics...
- \* Why has debt become such a problem?
  1. Credit is too easy to get.
  2. People are living beyond their means.
  3. Mentality that, "Everything's all right so far."

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The Problem: Debt

Debt & Budgeting  
Questionnaire...

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The Problem: Debt

What is the Biblical perspective on debt?

1. It's slavery.

“The rich rule over the poor, and the borrower is servant to the lender.”

Proverbs 22:7

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## The Problem: Debt

What is the Biblical perspective on debt?

### 2. It's a wrong dependence.

“You were bought at a price; do not become slaves of men.”

1 Corinthians 7:23

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## The Problem: Debt

What is the Biblical perspective on debt?

### 3. It's to be remedied as soon as possible.

“Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt **remain** outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.”

Romans 13:7-8

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## The Solution: Budgeting

- \* Do you have budget problems?
- \* NO ONE likes to budget!
- \* What is the # 1 barrier to successful budgeting?

**CONTROLLING SPENDING!!!**

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## The Solution: Budgeting

**Monthly Budget  
Worksheet...**

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## The Solution: Budgeting The Biblical Foundation for Budgeting:

### Luke 14:28-33

"Suppose one of you wants to build a tower. Will he not first sit down and **estimate the cost** to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'This fellow began to build and was not able to finish.'

"Or suppose a king is about to go to war against another king. Will he not first sit down and **consider whether he is able** with ten thousand men to oppose the one coming against him with twenty thousand? If he is not able, he will send a delegation while the other is still a long way off and will ask for terms of peace. In the same way, any of you who does not give up everything he has cannot be my disciple."

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## The Solution: Budgeting \*Practical Guidelines to Control Spending:

1. Realize that nothing is a good deal if you can't afford it.
2. Recognize that God isn't behind every good deal.
3. Understand the difference between spending money and saving money.

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## The Solution: Budgeting

### \* Practical Guidelines to Control Spending:

4. Look at long term-cost, not just short-term expense.
5. Pray before you spend.
6. Examine every purchase in light of it's ministry potential.

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## The Solution: Budgeting

### \* Practical Guidelines to Control Spending:

7. Understand and resist the manipulative power of advertising.
8. Learn to walk away from things you want but don't need.
9. Realize that little things add up.
10. Set up a budget and LIVE BY IT!

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**The Solution: Budgeting**  
**The Biblical Foundation for Budgeting:**

**Proverbs 25:28**

**"Like a city whose walls are broken down  
is a man who lacks self-control."**

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## Discussion Questions?

**\*How we view and use money is perceived as a very personal issue. However, our perspective of money and how we use it often effects many other people besides ourselves. How are you effecting those around you by your outlook on and use of money?**

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## Discussion Questions?

\*The Biblical perspective on debt is sobering in a spend-thrift society. What stands out to you the most about what the Bible has to say about debt? Why?

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## Discussion Questions?

\*Budgeting is a discipline that requires purpose, time, self-control and experience. Given these factors, what is the largest obstacle to your own personal budgeting practices? How could you overcome some of the barriers you are running into in your budgeting? Will you make the effort to try?