

IT'S A STRUGGLE TO *BE A GOOD MANAGER*

Proverbs 27:23-24

- **The Lord is the owner of everything, and we are simply managers of what He has entrusted to us.**
- *"The earth and everything in it, the world and its inhabitants, belong to the Lord."* **(**Psalm 24:1)
- **There is a Biblical responsibility and mandate to be a good manager (steward) of what the Lord has provided to you.**
- *"Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever, and the crown might not be passed to the next generation.'"* (Proverbs 27:23-24)
- **Bad financial managers don't have the freedom to be generous even if they want to be.**
- *"Remember this - a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. 7 You must each decide in your heart how much to give."* (2 Corinthians 9:6-7)
- **Many blessings have been missed because the seeds were consumed instead of planted.**

If We Want to Manage Our Money Well We Need To:

GET ON A WRITTEN <u>BUDGET</u>

- **A budget is planning where your money will go instead of wondering where it went.**
- *"But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of*

money, and then everyone would laugh at you. They would say, 'There's the person who started that building and couldn't afford to finish it!' (Luke 14:28-30)

- **Too many Christians don't know what they have, what they owe, or their current financial picture.**
- **Creating and living by a budget is hard work, requires discipline, and must be continually reviewed for efficacy.**
- *"Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty."* (Proverbs 21:5)
- **Many people think they don't need a budget because their current cash flow situation is favorable.**
- *"Wise people think before they act; fools don't—and even brag about their foolishness."* (Proverbs 13:16)

If We Want to Manage Our Money Well We Need To:

GET OUT OF <u>DEBT</u>

- **Debt is an anchor which holds us back from God's best and God's blessing.**
- *"Just as the rich rule the poor, so the borrower is servant to the lender."* (Proverbs 22:7)
- **The Bible is clear a Christian should avoid living under the obligations that debt creates.**
- *"Owe nothing to anyone—except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law."* (Romans 13:8)
- **Americans have significant access to financing, but that means we have significant opportunities for bondage.**

If We Want to Manage Our Money Well We Need To:

LIVE ON <u>LESS</u> THAN WE MAKE

- **No one can be generous if they spend everything they make.**
- *"The wise have wealth and luxury, but fools spend whatever they get."* (Proverbs 21:20)
- **God blesses those who are satisfied with what they have with more because he knows their hearts and worship are in the right place.**
- *"For to everyone who has, more will be given, and he will have more than enough. But from the one who does not have, even what he has will be taken away from him."* (Matthew 25:29)
- **Living on less than we make requires us to make certain sacrifices.**
- *"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."* (1 Timothy 6:17)

If We Want to Manage Our Money Well We Need To:

SAVE AND <u>INVEST</u> MONEY

- **You cannot live your life assuming everything will always be as good as they have previously been.**
- *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 6:6-8)
- **We underestimate how much we can accomplish with a little over the long haul, and we overestimate how much we can accomplish with a lot over the short term.**
- *"Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time."* (Proverbs 13:11)
- **Investing takes research, strategy, intention, and wise counsel**
- *"Send your grain across the seas, and in time, profits will flow back to you. But divide your investments among many places, for you do not know what risks might lie ahead."* (Ecclesiastes 11:2)
- **Saving prevents us from going into further debt when things get difficult.**

If We Want to Manage Our Money Well We Need To:

BE INCREDIBLY <u>GENEROUS</u>

- **Too many Christians have flooded their lives on earth with extensive material possessions while neglecting the treasure they have stored in heaven.**
- *"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be."* (Matthew 6:19-21)
- **Kingdom Generosity is the greatest and most rewarding use of our wealth.**
- *"Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life."* (1 Timothy 6:18-19)

- **We have a responsibility to teach our children to be generous and we cannot do that without teaching them to be good managers of what the Lord has provided for them.**

- *“Know the state of your flocks, and put your heart into caring for your herds, for riches don’t last forever, and the crown might not be passed to the next generation.”* (Proverbs 27:23-24)
- ***What is holding me back from being a good manager of what God has blessed me with? What is keeping me from being generous with what God has blessed me with?***