

Day 4: Continued

Dave Ramsey, Christian financial counselor and author of "The Total Money Makeover" outlines the following 7 steps to creating savings:

Step 1: Save up \$1,000 to start an "Emergency Fund"

Step 2: Pay off all debt (except the house) using the "Debt Snowball" (smallest to largest—do a small step first in order to encourage yourself.)

Step 3: Save up three to six months of expenses in savings.

Step 4: Invest 15% of your household income into Roth IRAs and pre-tax retirement accounts

Step 5: Save up college funding for your children

Step 6: Pay off your home early

Step 7: Build wealth and give! Invest in mutual funds and real estate

Day 5: Financial Plan: Step 3:

Enjoy the Rest and Live Off the 80%

1 Timothy 6:17 *Tell those who are rich in this world not to be proud and not to trust in their money, which will soon be gone. But their trust should be in the living God, who richly gives us all we need for our enjoyment.*

According to Crown Ministries, a nationally recognized leader in Christian financial counseling, a common standard balanced budget of spending your 80% is:

Housing: 30%	Entertainment/Recreation 6%
Food 12%	Clothing 5%
Auto 12%	Medical/Dental 4%
Insurance 5%	Miscellaneous 5%

* Debts (10%) once they are paid off, you then can use this to Save 10%

Matthew 6: 26, 27 God doesn't want us to be suffocated with financial worries. "Aren't you more valuable than the birds of the air? Can all your worries add a single moment to your life?"

God wants us to trust Him and enjoy what He has given to us and when you have honored Him with your 10% tithe, when you have created a security for your future by saving 10%; then there is great joy and financial freedom to know that you can thrive and live out a generous life giving more and more to those in need.

Luke 6:38 "...give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back."

For more information about living out a Christian lifestyle of financial joy, check out Crown Ministries at www.crown.org.



February 7, 2010

“The Currency of Kingdom!”

Chris Hall, Youth Pastor

MESSAGE NOTES



Day 1: Gut Check Your Heart

Read the Good News by Matthew, Chapter 6:19-34

Matthew 6:21 *Wherever your treasure is, there your heart and thoughts will also be.*

The Location of our treasure tells a lot about where our hearts are focused, where our priorities are in our life.

Is our treasure in our bank accounts? Is it in the luxury of our homes? The clothes we wear? The vacations we take?

God wants us to Love Him, not money. God wants us to **Trust** Him, not money. God wants us to have Faith in HIM, not money.

As the Apostle Paul said to his apprentice, Timothy, *For the love of money is the root of all kinds of evil.* | Timothy 6:10.

Notice this does *not say*, "*Money IS the Root of All Evil.*" Money isn't the culprit, WE ARE the culprit!

Our unquenchable thirst for things, events, excitement, and pleasure drives a deep internal desire to buy things and stuff to make us happy. The problem is inside of us! It's our attitude, our hearts. When we love money, we pursue it and we stop pursuing, or at least get off track in pursuing God.

Challenge: Ask God to show you your heart about money. Do you "own" it; or, does it own you?

Day 2: Financial Mistake #1 Consumptive

Consumptive Lifestyle is simply spending more than we can afford, especially on things outside of our life priorities.

Proverbs 21:20 *The wise have wealth and luxury, but fools spend whatever they get.*

This basically says *foolish people spend money as fast as they get it.*

If this is you, you're not alone. According to the Social Security Administration only **2%** of Americans reach the Age of 65 financially independent. **30%** must rely upon charity to survive, **23%** must continue to work to survive, and **40%** must get help from relatives to survive.

Challenge: Ask God to show you your lifestyle. Do you have the ability and discipline to walk away from purchases you don't need?

HOPE FLOW...LETTING GOD'S LOVE FLOW THROUGH US EVERY DAY!

Day 3: Financial Mistake #2 Lack of Financial Plan

Proverbs 21:5 *Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.*

Plan carefully and you will have plenty. Put together a simple financial plan and you will have plenty. Instead of spending reactively, spend PRO-Actively.

Here's a simple Biblical Financial Plan: **10% - 10% - 80% Plan:** Tithe 10%...Invest 10%...Live Off of 80%

The tithe of 10% is God's beginning standard of trust in Him as Lord over your financial life:

Read: **Genesis 14:17-20;**

2 Chronicles 31:5;

Malachi 3: 7-10

Challenge: Do you trust God to be the Lord over your financial life; or, are you holding back? Are you holding back because you're a slave to debt?

Perhaps you're holding back because of the great debt you have. Debt is basically your promise to pay someone for money they loaned you. In other words, you working as their slave to pay them for the things you have purchased. God does not want you in bondage. Yes, there is good debt—creates a financial reward like a house within your budget; but, most consumer debt is bondage.

Day 4: Financial Plan: Step 2: Pay Yourself 10%

After We've honored God with the first 10% of the income He has given us, we then get to honor ourselves by paying for a rainy day-- Pay Yourself—Save 10%.

Proverbs 13:11

Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Saving money prepares us for the predictable emergencies of new babies, flat tires, and broken cars. Saving money not only keeps our bills paid in unexpected times, but it also helps keep our integrity pure in order to be good representatives of God in our world.

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