

GENEROSITY- TRUSTING GOD



- **When we put God first everything is in order.**
- **When God is not first everything is out of order.**



■ **Is God first in your heart?**

If He is not first in your finances, He is not first in your heart.



- Jesus identified money as the primary competitor for the affections of the human heart when he said, “No one can serve two masters....You cannot serve God and money.”
- Do you have money mastered or does money master you?
- Who is the master?



- If I only had more money.....
- If you only had more **FAITH** and **SELF CONTROL**



We have to be disciplined stewards in order to be generous givers.



- **God blesses us so we can be a blessing to others.**



Realize that we are blessed, we have more than we need.



Acts 20:35

³⁵ In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive.' ”



- **Budgeting.** – most of us don't have an endless supply of money. If we are to succeed in this world, we're going to have to know how to work with limited resources. That's the guiding concept behind budgeting. The realization that wise financial decision making is all about allocating limited resources among unlimited alternatives.



5 Principles

1. Spend less than you earn.
2. Avoid debt.
3. Save/Invest Build liquidity/margin
4. Give God first.
5. Have a plan.



“Don’t save what’s left after spending. Spend what’s left after saving.”

Warren Buffett



DEBT

- The way to tell you can afford something is if you have the money to pay for it.
- Credit cards help you support a lifestyle that you can't support.
- If you can't pay for it, don't buy it.

God is our provider. Not debt.



- One of the first and most important questions to ask is “What percentage of my income am I going to live on?”



1. 75-10-15
2. Housing (25%-35%), Transportation (10%-15%)
3. Debt can be unwise. Other than mortgage and auto loan as long as within above %.
4. Spending plan
5. Large purchases
 - Sleep on it
 - Pray about it
 - Discuss with trusted person
6. Credit card, if you don't pay it off at month end, you can't afford the purchases.
7. Savings is a choice and an attitude
 - No rule of thumb other than goal for retirement is to maintain or increase current standard of living
 - Diversify (different buckets of assets)
 - Different goals require different investment options (savings for a house vs saving for retirement)
 - Recommend consulting with a trusted professional advisor
8. Seek resources for assistance (FPU)



▪ *Application.*

1. Is my life more about stories or stuff?

