

Seminar – Money Matters

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I. Healthy View of Money

- Our view of money and our stewarding of money are very _____ to God.
 - If wisdom with money was not important, then Jesus would not have spoken about it so much.
- Money is not _____ (1Timothy 6:10). Money is simply meant to be a _____ for glorifying God and advancing His kingdom.
 - What truly is evil: _____ and _____. We must submit these to God.
- How sons of Abraham (Galatians 3:7, 9) should view money:
 - Sons of Abraham are not limited by what they see in the _____ (Genesis 13).
 - *It is only by standing upon the favor and blessings we have in God that we can truly stand out in this world*
 - Sons of Abraham live as _____, not as _____ (Psalm 24:1, Genesis 22).
 - *If we do not have faith to receive, then we will have nothing to give.*
 - Sons of Abraham expect to be _____ by God (Deut 28:1-14).
 - Sons of Abraham are not afraid of _____ (Psalm 112:3, 1Timothy 6:17-19).
- You reap what you sow (Galatians 6:7). You believe for _____ and _____ is what you will get.

II. Healthy Application of Money

- The importance of _____ (Proverbs 21:20, Proverbs 13:22).
 - Saving money is an expression of _____ that the _____ holds something better.
 - Proverbs 21:20 (NIV84) – In the house of the wise are **stores** of choice food and oil, **but a foolish man devours all he has.**

- The _____ rule for immediate savings and for long term savings (untouchable)
- The importance of _____ (Proverbs 11:25, Malachi 3:8-12).
 - Always give to God believing for an _____.
- The importance of _____ off _____ (Romans 13:7-8, Proverbs 22:7).

<http://www.businessinsider.com/how-to-pay-student-loans-faster-2014-5>
<http://www.businessinsider.com/put-an-extra-25-a-week-toward-loans-2014-5>
<http://ibrinfo.org/>

- The importance of _____ (Jeremiah 2:7a).
- The importance of _____ (Luke 16:10-11).

Luke 16:10-11 – One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. **If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?**

Smartphone apps: Level Money, You Need a Budget, Expense Manager (Android), BUDGT (IOS, \$0.99)

III. Sample Budgets

Sample monthly salary (2,100+rent)		Sample monthly salary (2,300, no rent)		Sample monthly salary (3,000)	
Item	Budget	Item	Budget	Item	Budget
<i>Tithe (italics = fixed number)</i>	260	<i>Tithe (italics = fixed number)</i>	230	<i>Tithe (italics = fixed number)</i>	300
Rent/utilities	100	Rent/utilities	450	Rent/utilities	590
Credit card debt	0	Credit card debt	500	Credit card debt	0
School loan	350	School loan	150	School loan	300
Medical	0	Medical	0	Medical	0
Ministry Needs	50	Ministry Needs	50	Ministry Needs	50
Missions Offering	50	Missions Offering	30	Missions Offering + 2020	300
Cell phone and internet	80	Cell phone and internet	65	Cell phone and internet	80
Food (flexible numbers)	375	Food (flexible numbers)	315	Food (flexible numbers)	400
Transportation	80	Transportation	80	Transportation	80
House/personal/clothes/fun	160	House/personal/clothes/fun	150	House/personal/clothes/fun	200
Gifts (weddings, b-days)	75	Gifts (weddings, b-days)	50	Gifts (weddings, b-days)	100
Expected monthly spending	1580	Expected monthly spending	2070	Expected monthly spending	2400
Immediate savings (2020?)	260	Immediate savings	0	Immediate savings	300
Long term savings	260	Long term savings	230	Long term savings	300
Total monthly budget	2100	Total monthly budget	2300	Total monthly budget	3000

More verses to meditate on: Philippians 4:19, Haggai 2:8, Psalm 145:16, Isaiah 61:6b, Matthew 7:33