

e) Put God First

- 10-10-80 principle: 10 % to God, 10 % to savings, 80% to live on
- God wants you to learn to be a giver – He wants you to become like Him.
- Proverbs 3:9-10, LB – “*Honor the Lord by giving Him the first part of all your income, and He will fill your barns ... to overflow!*”

5. Enjoy What You Have – The Principle Of Contentment

a) Learn To Enjoy What You Have

- Ecclesiastes 6:9, GN – “*It is better to be satisfied with what you have than to always be wanting something else.*”

b) The Discontentment Trap

c) Don't Rationalize – Strategize, Make The Hard Choices

- Hebrews 13:5, NIV – “*Be content with what you have ...*”

SUMMARY

1. The Two Conditions To God's Principles Working

- a) We must be committed to all five principles
- b) We must do them in God's order.

2. The Wrong And Right Order Of Applying The Principles

The Order God Blesses	Most People's Order
<ol style="list-style-type: none">i. Earn it.ii. Tithe it (eternal).iii. Save it (future).iv. Repay it (past).v. Enjoy it (present).	<ol style="list-style-type: none">i. Earn it.ii. Enjoy it (present).iii. Repay it (past).iv. Save it (future).v. Give it (eternal).

3. Is There A Bigger Need Than Financial Management?

- Out of control finances are the symptom of an out of control life.
- Job 31:24,28, NIV – “*If I have put my trust in money, if my happiness depends on wealth ... it would mean that I denied the God of heaven.*”

BREAKING FREE FROM DEBT

1 - God's Financial Plan

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THREE IMPORTANT REASONS FOR GOOD MONEY MGMT

1. God Measures Your Spiritual Condition By How You Handle Money

Matthew 25:26-30, NIV – (26) “*His master replied, ‘You wicked, lazy servant! ... (27) ... you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. (28) Take the talent from him and give it to the one who has the ten talents. ... (30) And throw that worthless servant outside ...*”

2. God Evaluates How Much He Can Trust You With Spiritual Blessing By How You Handle Your Finances

Luke 16:11, NIV – “*If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?*”

3. God Determines Your Assignments And Rewards And Responsibilities In Heaven By How Wise A Manager You Are Of Your Finances And Possessions While You're Here On Earth

Matthew 25:21, NIV – “*His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!’*”

EVERYTHING BELONGS TO GOD – THE PRINCIPLE OF STEWARDSHIP

- Psalm 89:11, NIV – “*The heavens are yours, and yours also the earth*”
- Romans 14:8, NIV – “*... whether we live or die, we belong to the Lord.*”
- Haggai 2:8, NIV – “*The silver is mine and the gold is mine, declares the LORD Almighty.*”

GOD'S FIVE PRINCIPLES FOR FINANCIAL FREEDOM.

1. Keep Good Records – The Principle Of Accounting

a) We Need To Know The State Of Our Finances

- Proverbs 27:23-24, LB – “*Riches can disappear fast ... so watch your business interests closely. Know the state of your flocks and herds.*”

- Money doesn't talk – it just quietly slips away – and it doesn't tell us where it's going.
 - Proverbs 23:23, LB – “*Get the facts at any price!*”
- b) Four Things We Need To Keep Records On
- What I own
 - What I earn
 - What I owe
 - Where it went

- Disaster = Ignorance of your financial condition + easy credit

2. Plan Your Spending – The Principle Of Budgeting

a) We Need To Control Our Spending

- Budget = planned spending.
- Budget = telling our money where we want it to go rather than wondering where it went.

- Proverbs 21:5, GN – “*Plan carefully and you will have plenty; if you act too quickly, you will never have enough.*”

- Our yearnings will always exceed our earnings.
- Financial freedom is not based on how much you make -- it's based on how much you spend. Financial freedom doesn't come from making more – it comes from spending less.
- No matter how much you make, you can be financially free!

b) Eliminate Impulse Buying

c) Resist The Temptation To Buy

- Proverbs 21:20b, GN – “*... stupid people spend their money as fast as they get it.*”
- This verse is God's I.Q. test. -- So how smart are you?

d) Spending Can Be An Addiction

e) The Antidote To Uncontrolled Spending Is Budgeting

- Budgeting is a test of life -- the acid test of your character.
- If you want to control your debt, you've got to “nip it in the budget”

• Homework:

- Make a list of: what I own, what I owe, what I earn, where it went.
- [www.destinychurch.ca/sermon outlines/sermon outlines - 2008.htm](http://www.destinychurch.ca/sermon%20outlines/sermon%20outlines%20-%202008.htm)

3. Save For The Future – The Principle Of Saving

a) Saving Is Wise

- Proverbs 21:20a, LB – “*The wise man saves for the future . . .*”
- Proverbs 6:6-8, GN – “*(6) Lazy people should learn a lesson from the way ants live. (7) They have no leader, chief, or ruler, (8) but they store up their food during the summer, getting ready for winter.*”

b) Saving Challenges The Heart

c) Services To Assist You

- Financial counseling
- Debt recovery
- Budgeting workshop
- Marketplace ministry
- Wealthbuilders

4. Return Ten Percent Back To God – The Principle Of Tithing

a) God Requires A Tithe

- Malachi 3:10, NCV – “*Bring to My Storehouse a full tenth of what you earn ... Test me in this, says the Lord. I will open the windows of heaven for you and pour out all the blessings you need.*”

b) Why Does God Require The First Part Back?

- It's An Act Of Gratitude – For The Past
- It's An Act Of Priority – For The Present.
- It's An Act Of Faith – For The Future

c) When Am I Supposed To Tithe – To Give Back To God?

- 1 Corinthians 16:2, LB – “*On every Lord's Day you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn.*”

d) You Can't Afford Not To Tithe

- God hasn't promised to take care of all my greeds, but he has promised to take care of all of my needs!