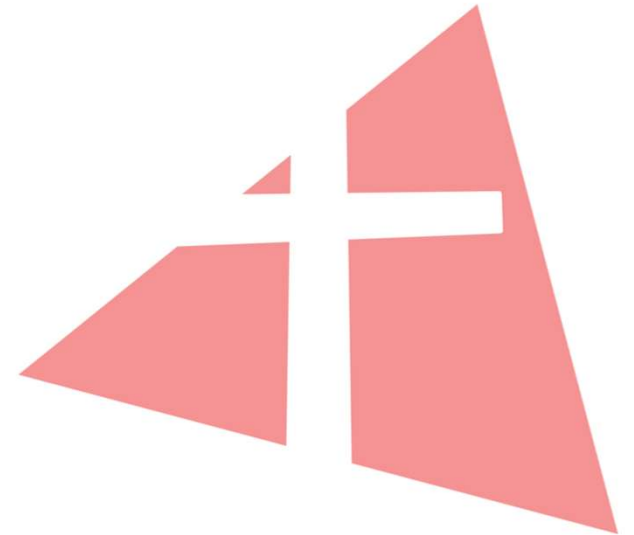


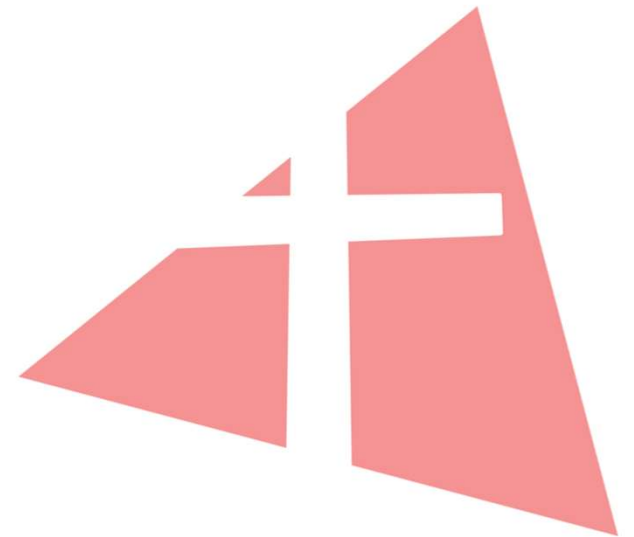
MONEY (PART 5)

April 14th 2019



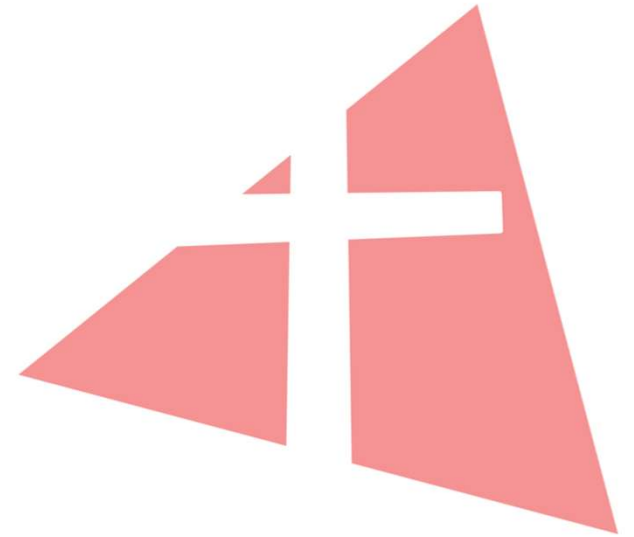
OUR SERIES

- **Theological part**
 - Our view of money
 - God the provider
- **Practical part**
 - Giving
 - Saving



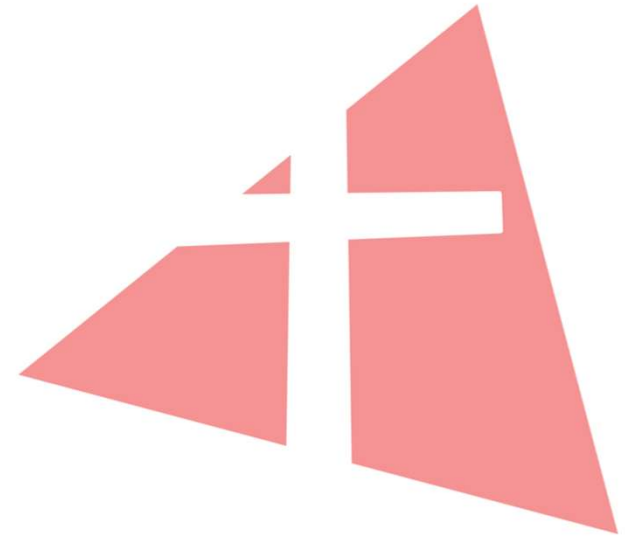
TODAY'S TOPIC

- **Managing the rest**



COMMON PRACTICE

- **Set a living standard first**
- **Try to make the income match the living standard**



BE CONTENT

Luke 3:14 And the soldiers likewise asked of him, saying, And what shall we do? And he said unto them, Do violence to no man, neither accuse any falsely; and be content with your wages.

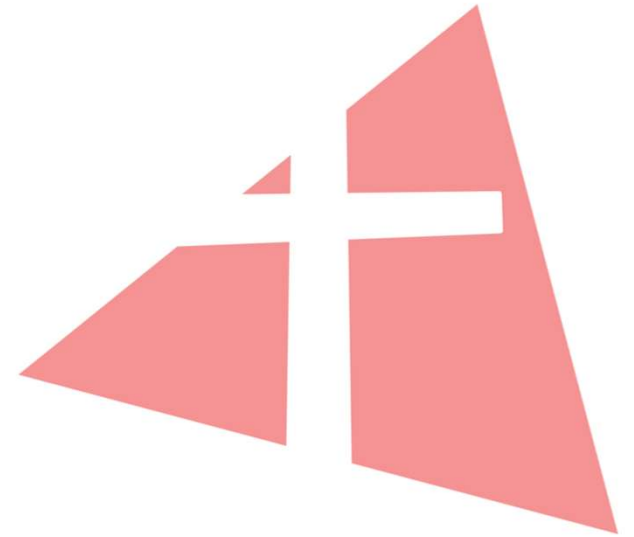
Philippians 4:11-13 Not that I speak in respect of want: for I have learned, in whatsoever state I am, to be content. I know both how to be abased, and I know how to abound: everywhere and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me.

1 Timothy 6:8 And having food and clothing let us be with these things content.



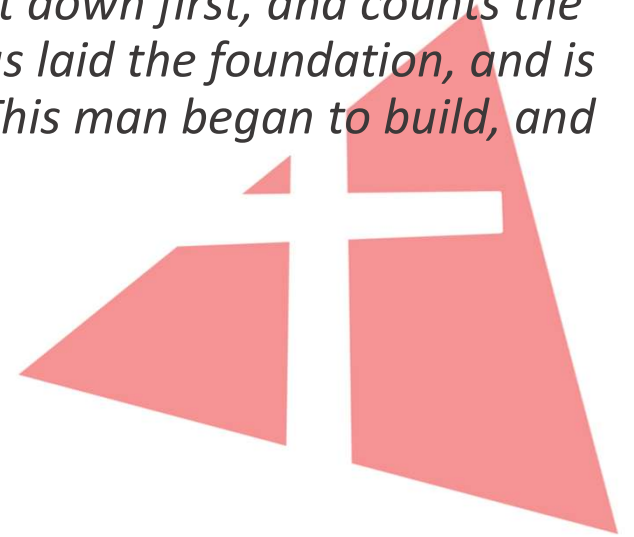
THE BIBLE

- Be realistic about “how much I have and how much I make”
- Set the living standard accordingly



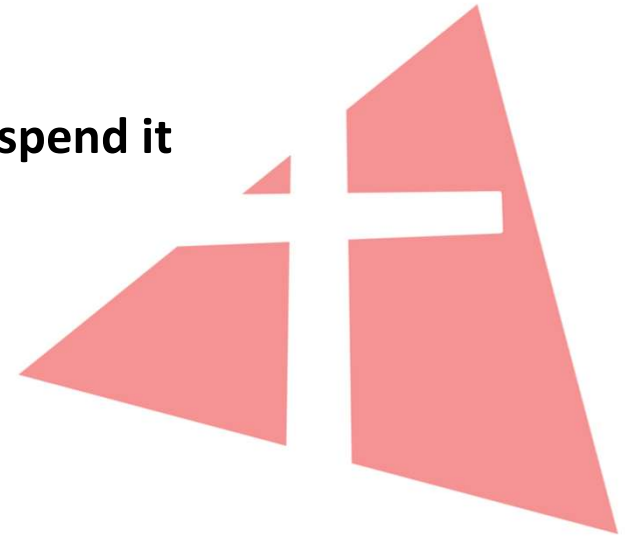
THE BIBLE

Luke 14:28-30 For which of you, intending to build a tower, sits not down first, and counts the cost, whether he has enough to finish it? Lest perhaps, after he has laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish.



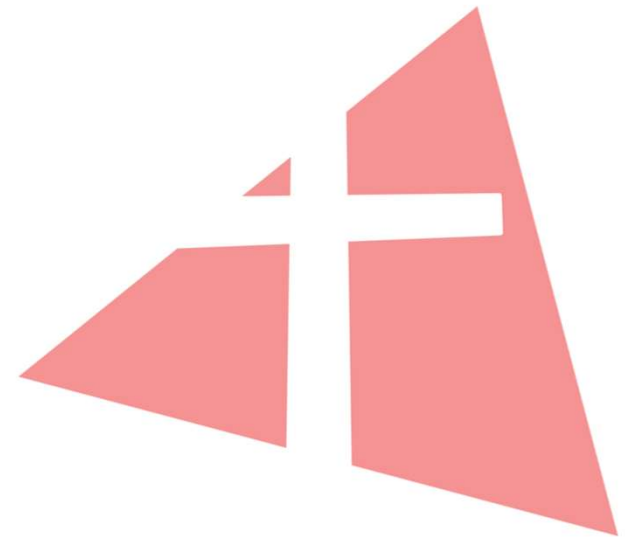
THE DIFFERENCE

- Most people wonder “where the money went” after it’s gone
- The Bible: Decide how you will spend the money BEFORE you spend it



A USEFUL TOOL

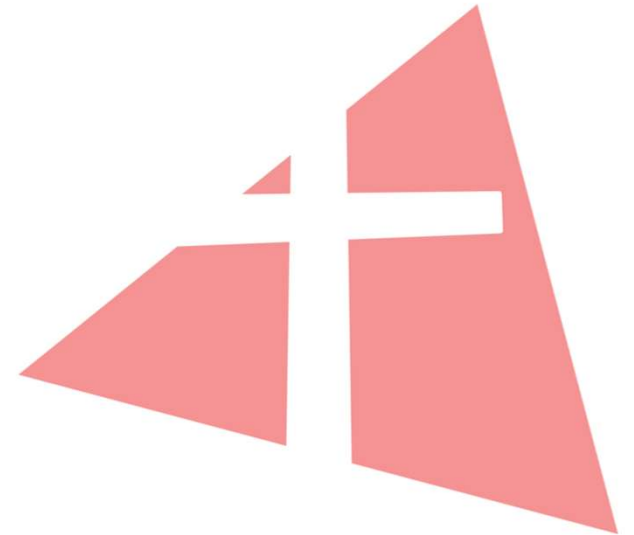
- **Annual goals and monthly budgeting**
 - Set some annual goals
 - Work towards those goals through monthly budgeting



ANNUAL GOALS

○ This year I want to

- Save this amount of money
- Go on holidays which will cost around this much
- Buy a car which will cost around this much
- Start giving this amount to a child in need
- ...



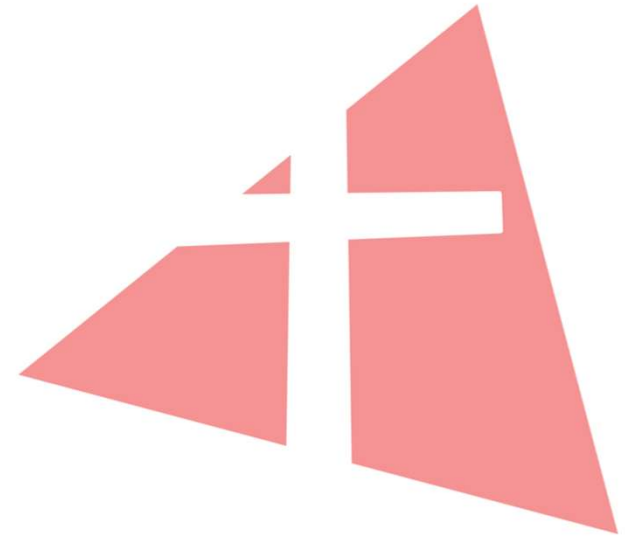
MONTHLY BUDGETING

- **If I want to reach this goal in the coming 12 months, I need to work towards this goal throughout the year**
 - Break down the annual goal into monthly goals
 - Monitor



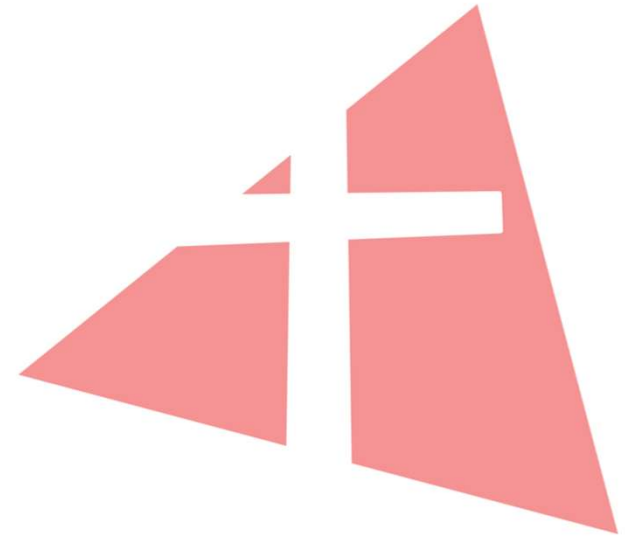
MONTHLY GOALS

- **Get into the habit of monthly budgeting**



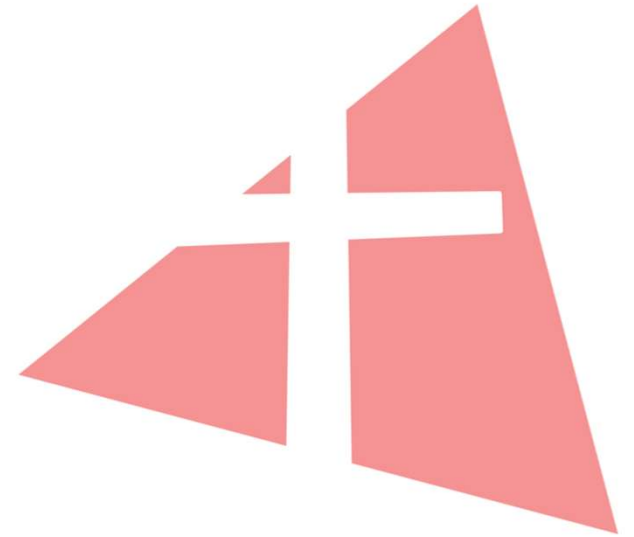
BE REALISTIC

- How much money do I make this month?



WHAT DO I NEED TO SPEND THIS MONTH?

- **Priorities**
 - Tithe
 - Savings

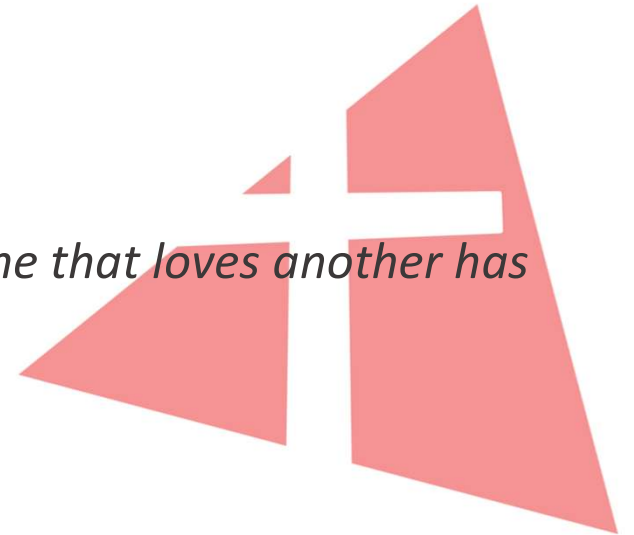


WHAT DO I NEED TO SPEND THIS MONTH?

○ What do I absolutely have to pay this month?

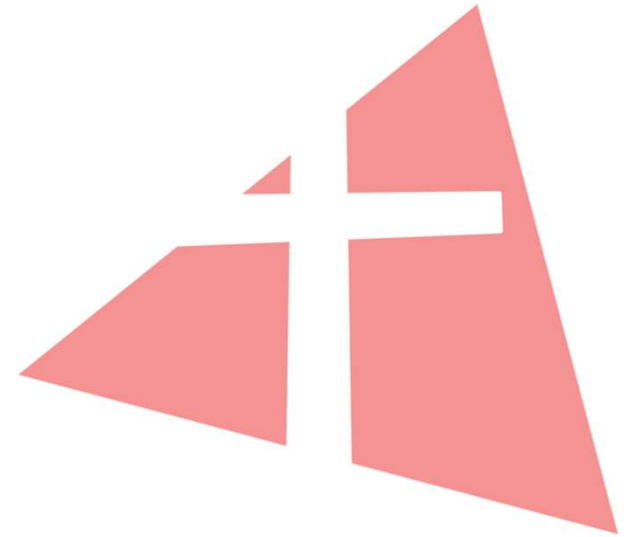
- Rent
- Bills
- Food
- ...

Romans 13:8 Owe no man anything, but to love one another: for he that loves another has fulfilled the law.



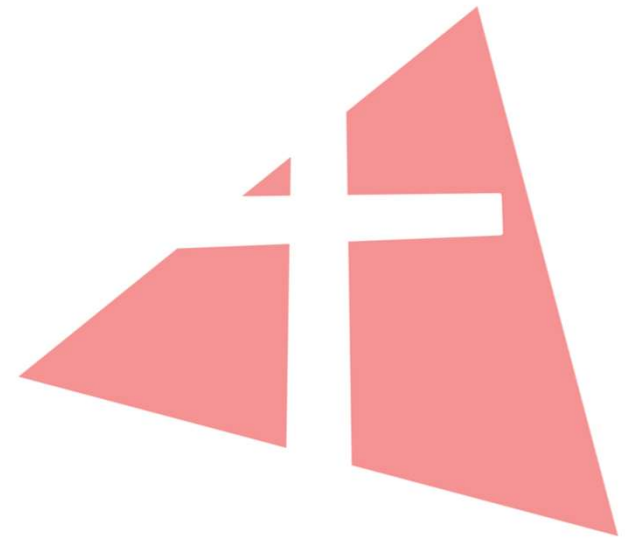
WHAT DO I NEED TO SPEND THIS MONTH?

- **Is special stuff coming up this month?**
 - Visitors
 - Birthdays



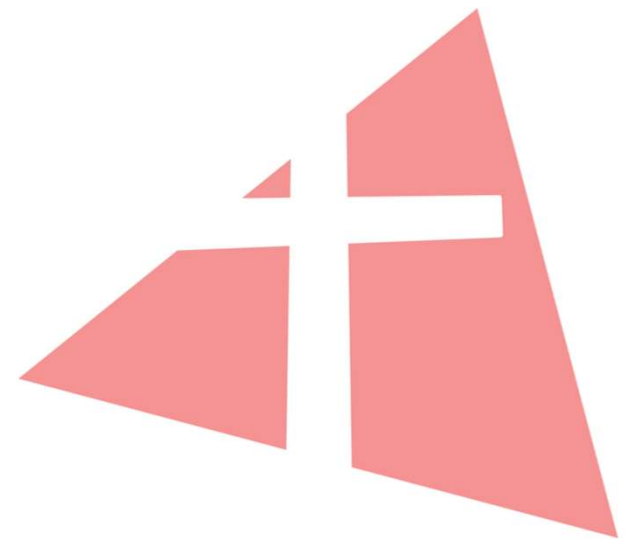
DO THE MATH

- How much money do I have that I can deal with?
- Subtract the things I definitely have to pay
- Know what's left
 - Total income minus all necessities



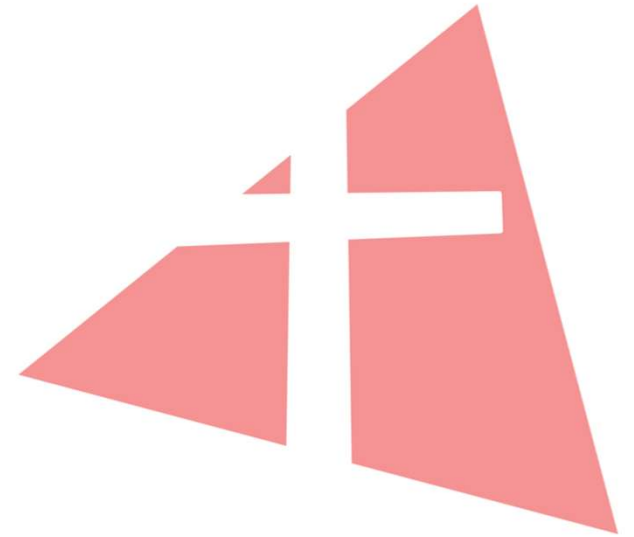
DO THE MATH

- Plan the rest



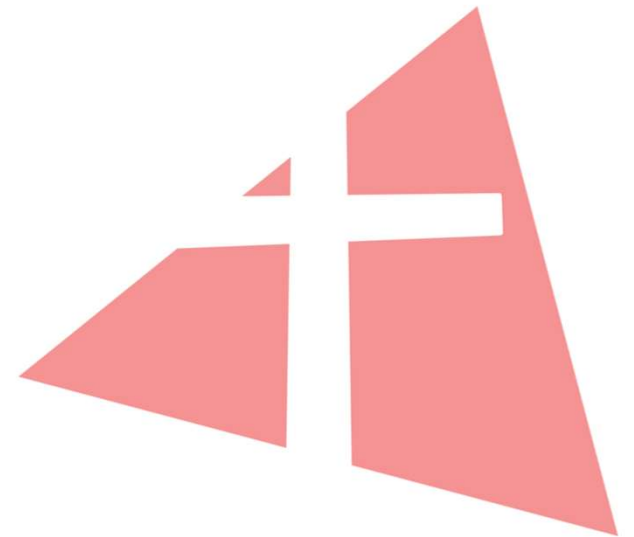
WHAT IF?

- **What if nothing is left?**
 - Do not spend any money on optional things
- **What if I'm in minus?**
 - Know that you can't live like this for long



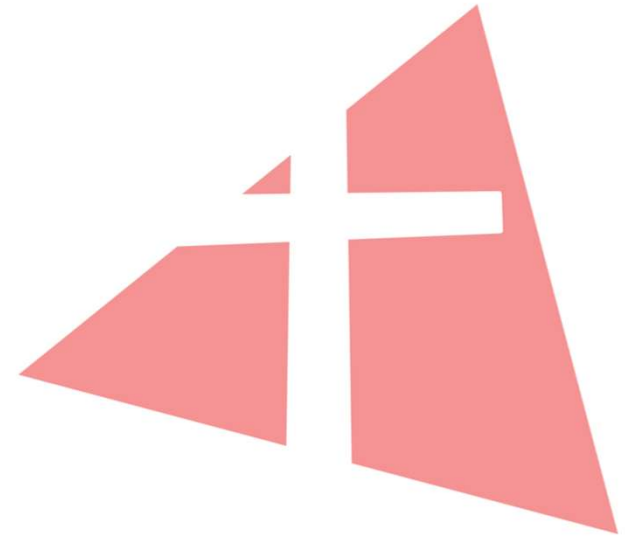
MONITOR

- Write down each Euro we spend
- Compare against our plan
- Immediately notice if the balance goes away from 0



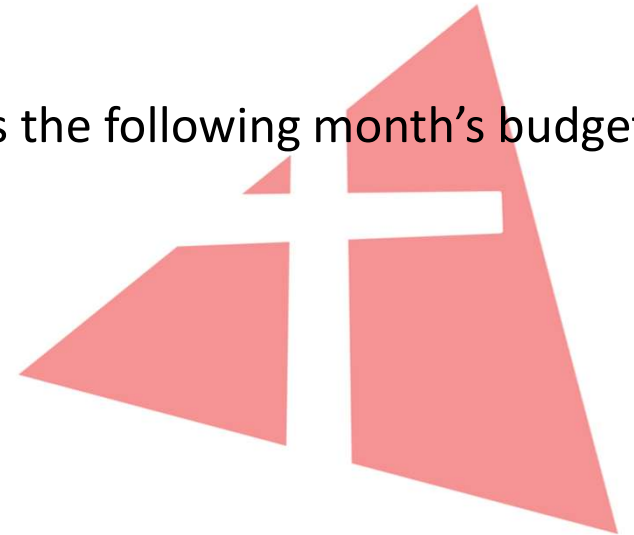
CAN I CHANGE MY BUDGET?

- A budget is a useful tool, not a law



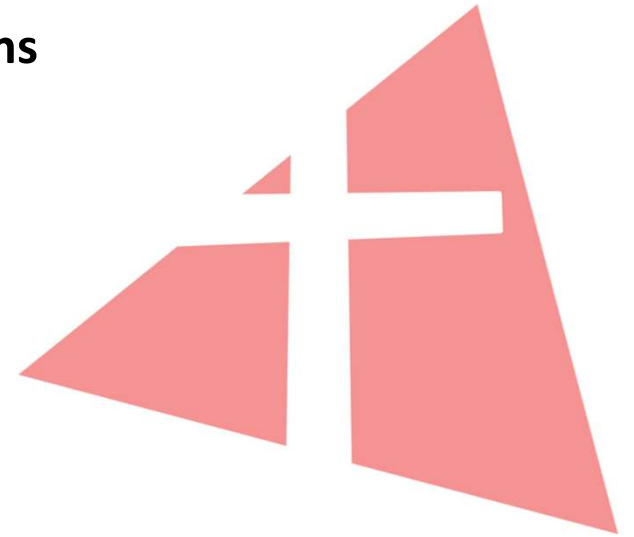
GOOD PRACTICE

- **Deal with what we already have**
 - In our family, we always use the previous months' income as the following month's budget



WHAT IF I DON'T KNOW WHERE TO START?

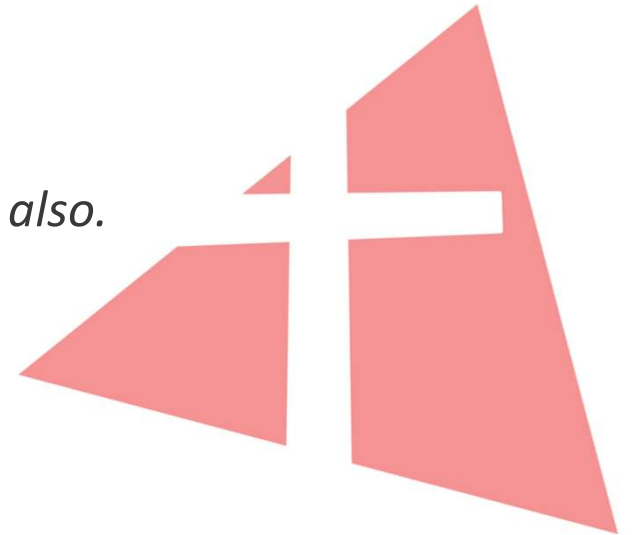
- **Simply write down all your expenditures for a couple of months**
- **Then decide on a budget after that**



THE BIG REVEALER

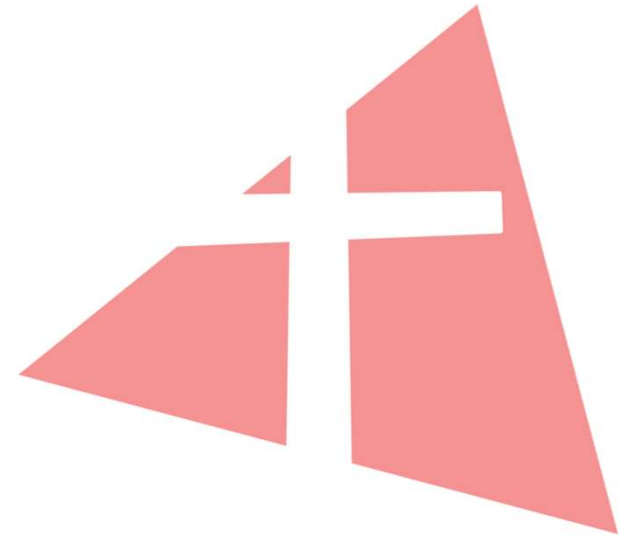
- Budgeting exposes what is truly important to us
- Changes in our budgets can change our hearts

Matthew 6:21 For where your treasure is, there will your heart be also.



NEXT TOPICS (AFTER EASTER)

- **Work**
- **Trusting God**
- **Boundaries**



IN CONCLUSION

- Budgeting is an important tool to be a good steward
- Even more important: Budgeting reveals our hearts

