

## Kingdom Training Level 5: Financial Faith

### Lesson 6: Financial Discipleship

*“Heaven, not earth, is my home” Randy Alcorn, The Treasure Principle*

#### I. Lord of Heaven & Earth      Psalm 24:1      God Owns it All

**Psalm 24:1** *The Earth is the Lord's and **EVERYTHING** in it the world and all who live in it.*

**Deut 8:18** Even our **ABILITY** to earn wealth comes from God

- More than **30%** of Jesus' teaching involves dealing with possessions. Why?

Our behaviors don't match our beliefs!

- We overspend and don't save (\$1.26 for \$1 earned; **70%** live paycheck/paycheck)
- Evangelical Christians average giving **<3%** of their income

#### II. The Stewards      Matt 25:21      We are God's Managers

**1 Cor 4:1,2,7 (NRSV)** *Think of us in this way, as **SERVANTS** of Christ and **STEWARDS***

Do I have a Frugal or Generous personality type? \_\_\_\_\_

- Satan attacks your **WEAKNESSES**
- Understand what to **CHANGE**
- Both may struggle with **DISCONTENT**

**Gen 1:15** *The Lord God took the man and put him in the Garden of Eden to work it and take care of it*

- Steward = **MANAGER**; we manage \$1-\$5 Million over 10 years
- No unaccounted funds! God gives **FAITHFUL** managers more!
- Managing money = **BUDGET**; tell your money where to go rather than wondering!

#### III. The Debt Elephant      Romans 13:8      Let no Debt Remain

**Pr. 13:11** *Dishonest money dwindles away, but whoever gathers money little by little makes it grow*

- Debt puts you on the wrong side of the **INTEREST** equation

**Proverbs 6:1,6** *My son, if you have put up security for your neighbor, if you have shaken hands in pledge for a stranger... Free yourself, like a gazelle...*

- Debt is a life-sucking trap – if you want to live, run like a **GAZELLE!**

**Proverbs 22:7** *The rich rules over the poor, and the borrower is slave to the lender.*

- The borrower is **ALWAYS** slave to the lender! Don't buy stuff you **CANNOT** afford!

#### IV. Treasure in Heaven      2 Cor. 9:11      Created to Give Like God!

**Matthew 6:20** Jesus commanded us: *Store up for yourselves **TREASURE** in heaven...*

- It's okay to want to be rich!

**John 3:16** *God so loved the world that he gave...*

God is the ultimate **GIVER!**

**Genesis 1:26** *made in his image...*

We are made in the image of the ultimate **GIVER!**

**Acts 20:35** *more blessed to give than to receive*

When we give we are most like **GOD**

**Matthew 6:22** *For where your treasure is, there your heart will be also*

- Your heart follows your treasure... so does your soul; Giving overcomes materialism
- ✓ **Treasure your Standard of Giving not your Standard of Living**

#### V. Financial Planning      Prov. 27:23      Seek God's Financial Plan

**Ecclesiastes 5:10** *Whoever loves money never has enough; whoever loves wealth is never **SATISFIED** with their income. This too is meaningless.*

##### 1. Living for the **LINE**

- You have a **PLAN** and You're **OPEN** – God knows your plans and so do people
- You're unified with your spouse, live in the moment, and take your leave
- You “Remember to **LIVE**”

## 2. God's Plan or Mine?

**Proverbs 16:3** Commit to the LORD whatever you do, and your plans will succeed.

- **SURRENDER** your plan to God – his plan is better than yours!

**Proverbs 12:15** The way of a fool seems right to him, but a wise man listens to advice.

- Financial discipleship: **INVITE** God to take over and **INVITE** people into your life

**Proverbs 21:5** The plans of the diligent lead to profit as surely as haste leads to poverty.

- Haste = moving forward without a **PLAN**...

## 3. Live Your Financial Plan

### 1. Maximize Your Income

- Build your career (even students!) and Tithe off your gross income!
- 15% for Retirement – **Baby Step 4** (Tax-Favored 401k/Roth; low cost mutual fund/ETF)

### 2. Start Saving with Goals in Mind

- Emergency Fund (**BS 1**: \$1000 then **BS 3**: 3-6 Months)
- College Savings in 529 (**BS 5**), Vacation, Big/Special Purchases (Home, Car, Dreams...)

### 3. Snowball Debt (**BS 2**) – Eliminate lowest to highest balance using all available means

### 4. Automate Fixed Expenses – Reduce/negotiate and automate so you never pay late!

### 5. Save for Variable Expenses – These are Not Emergencies!

### 6. Use Cash for Discretionary – Learn to FEEL money again!

- Envelope system or Check your budget mid-month

## Seven Frugal Habits for Faithful Stewards

### 1. Avoid Addictions! [Starbucks, soft drinks, alcohol, shopping]

- ✓ **Tip: commit “addiction money” to a greater cause**

### 2. Buyer Beware [Educate yourself on sales tactics; ask advice; learn to negotiate]

- ✓ **Tip: “incognito” online shopping using the Chrome browser!**

### 3. Deep-6 the 7-11 [Why pay them for “convenience”? Master the art of grocery shopping]

- ✓ **Tip: Bring a snack with you and save a bundle!**

### 4. Eat Out Economically [Plate > Date; coupons, split a dish, drink tap water not Evian = naive]

- ✓ **Tip: Spend less when you go out and you can go out more frequently!**

### 5. Fiscal Fasting [One week without spending any money, Best things in life aren't things]

- ✓ **Tip: It can wait...**

### 6. Premeditated Purchasing! [Use a shopping list at the right store, no cheese / lease]

- ✓ **Tip: Look online and negotiate (even in the store)!**

### 7. Serious Splurging – **BS 7**: Build Wealth and Give; **ENJOY** what GOD has given you! LIVE!

- ✓ *Live like no one else now... So that you can live and give like no one else later*

- ✓ **Tip: Leave room in your budget to be generous – even towards yourself!**

## VI. Financial Discipleship

Luke 9:24

Living and Giving

**What does Financial Discipleship look like?**

- **Provide for your family & leave them a legacy** (1 Tim 5:8, Prov. 13:22, Prov. 31)
- **Integrity without compromise at work** (Prov. 23:4-7, Col. 3:23-24, Acts 5:29)
- **Have a Kingdom Dream** (Mark 10:29-30)
- **Remember the Church (1 Cor 16:2)** First to God – prayerfully, cheerfully, and sacrificially
- **Remember the Lost (Matt 28:19)** Put your treasure in missions and your heart will follow
- **Remember the Poor (Galatians 2:10)** Don't forget why you have been made rich... to share