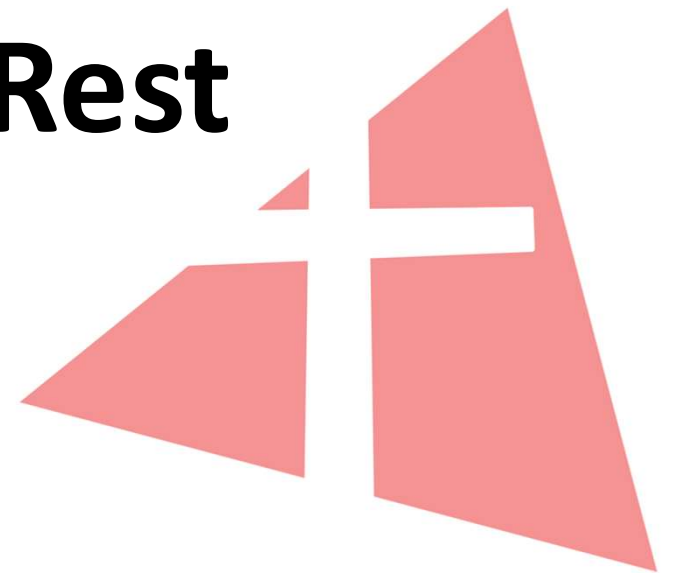


Money: Managing the Rest

June 18th 2023



Our Series: Money

- **Managing money**
 - Tithing
 - Saving
 - Managing the rest



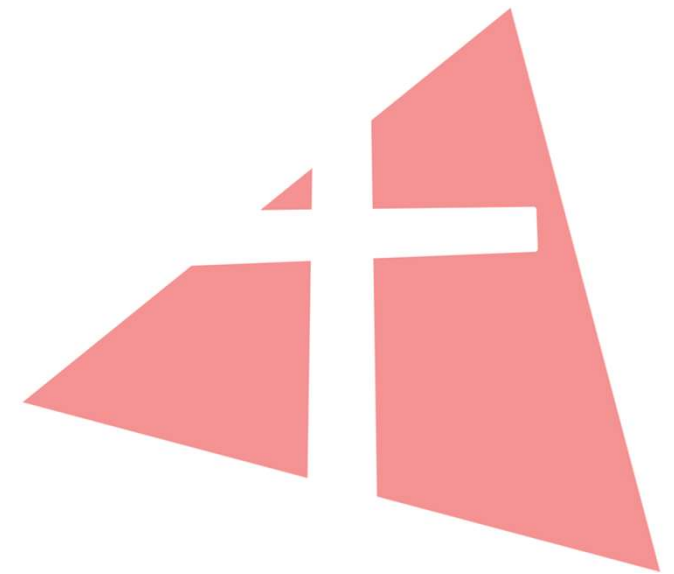
Today's Focus

- **Managing money**
 - Tithing
 - Saving
 - Managing the rest



Next Week

- **We'll all go through the process of budgeting together**
 - No sermon
 - We'll budget the month of July
 - We'll review in early August
- **If you can, bring a laptop/tablet with an Excel like software**
 - But you can also do this on pen and paper



What most people do

- **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.



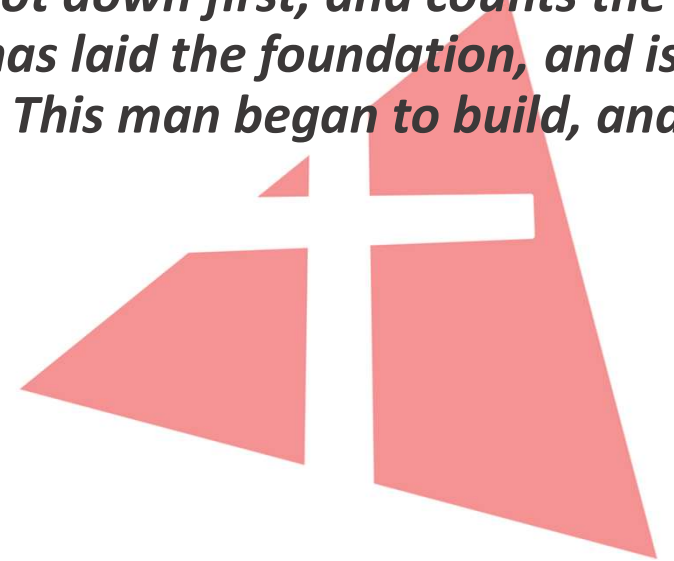
Be Content

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



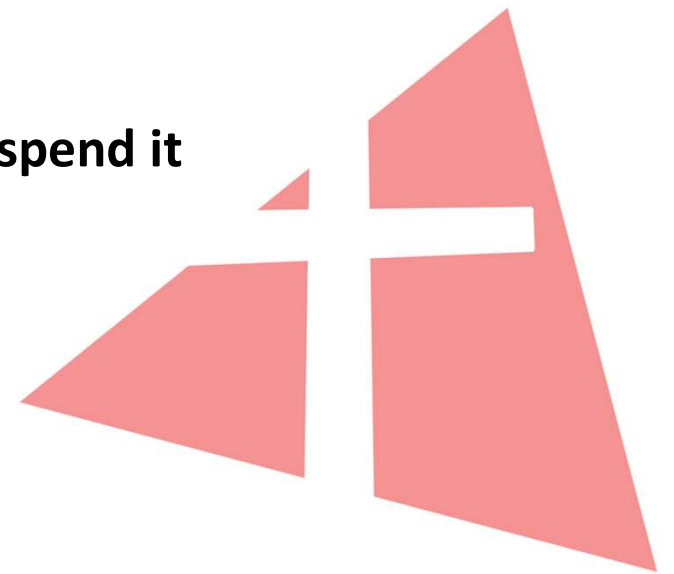
Be Content

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.



Common Practice

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



How to do it?

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



Step 1

- **How much money do I make this month?**



Step 2: Spending Priorities

- Tithing
- Saving

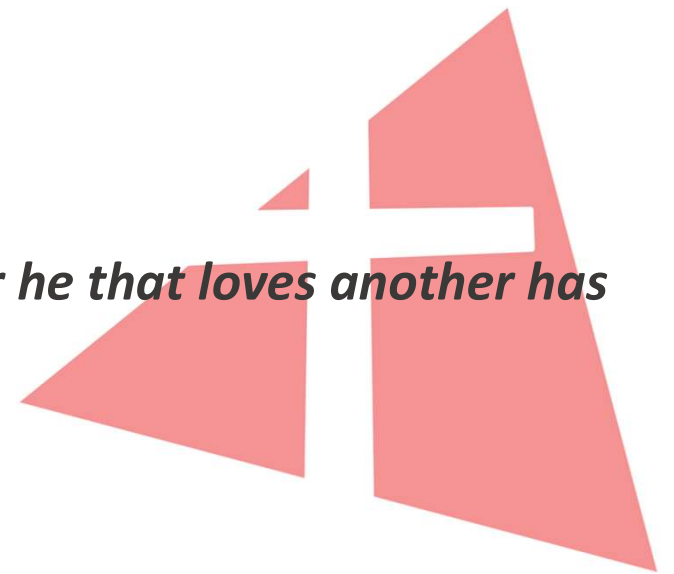


Step 3: Spending Regular Necessities

○ What do I absolutely have to pay this month?

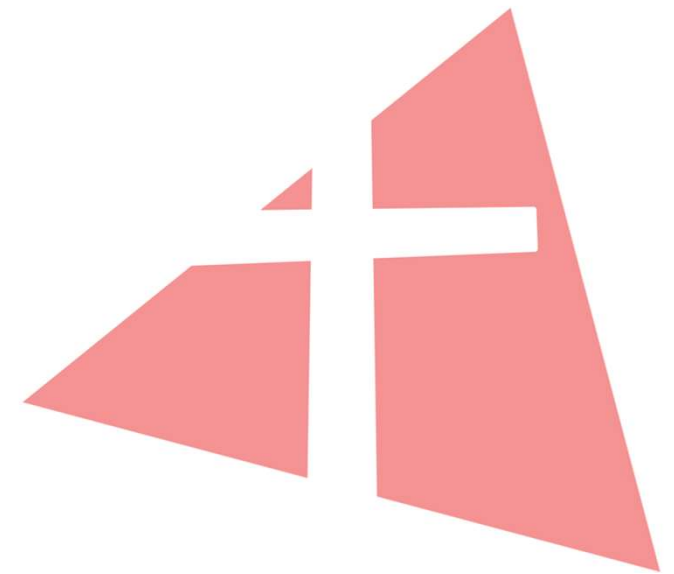
- Rent
- Bills
- Food
- ...

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



Step 4: Special Events this Month?

- **Is something special coming up this month?**
 - Visitors
 - Birthday
 - “Once a year bill”



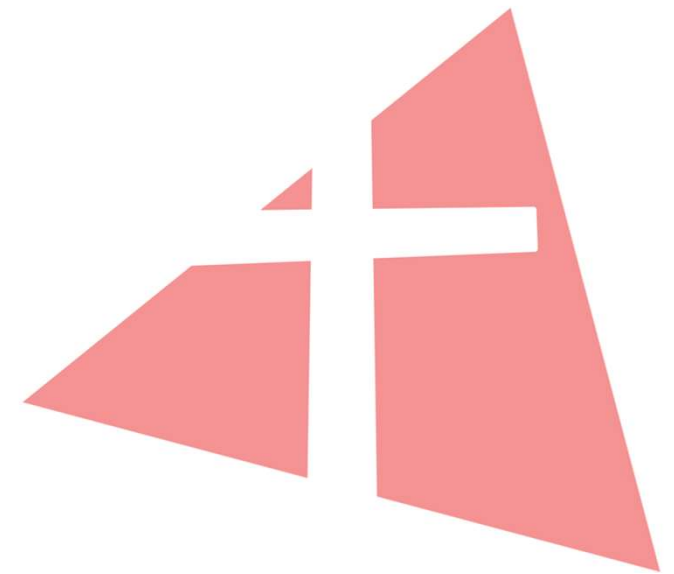
Do the Math

- **Calculate**
 - All income
 - Minus the Tithe
 - Minus Savings
 - Minus all necessities
- **How much is left?**



Is anything left?

- **What if nothing is left?**
 - Do not spend any money on any other things
- **What if I'm in minus**
 - Know that you can't live like this for long
- **What if I'm still in plus?**
 - Decide what you want to do with the extra money



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**



Where's God in all of this?

- **We are to budget**
- **We are also to give God the final say**
 - We need to allow God to direct our budgeting
 - Avoid “one without the other”



Our Experience

- **God is Faithful**



Just start

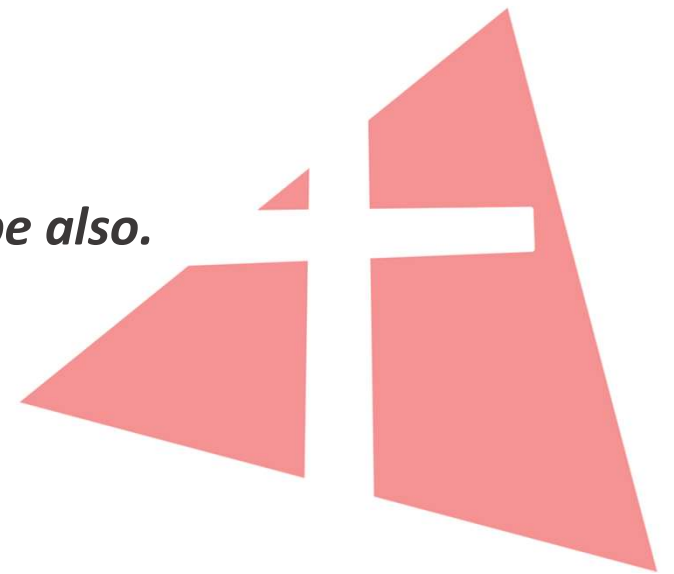
- **Some people don't budget because they think that "my plans will probably be wrong"**
- **Our planned budgets will probably be quite a bit off for a while**
 - And that's OK
- **It might take a few months to get our plans to match with reality**
 - We have budgeted for 18 years and are still learning and adjusting



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.



In Conclusion

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

