

managing

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*A Biblical
Perspective*
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GOD'S
money





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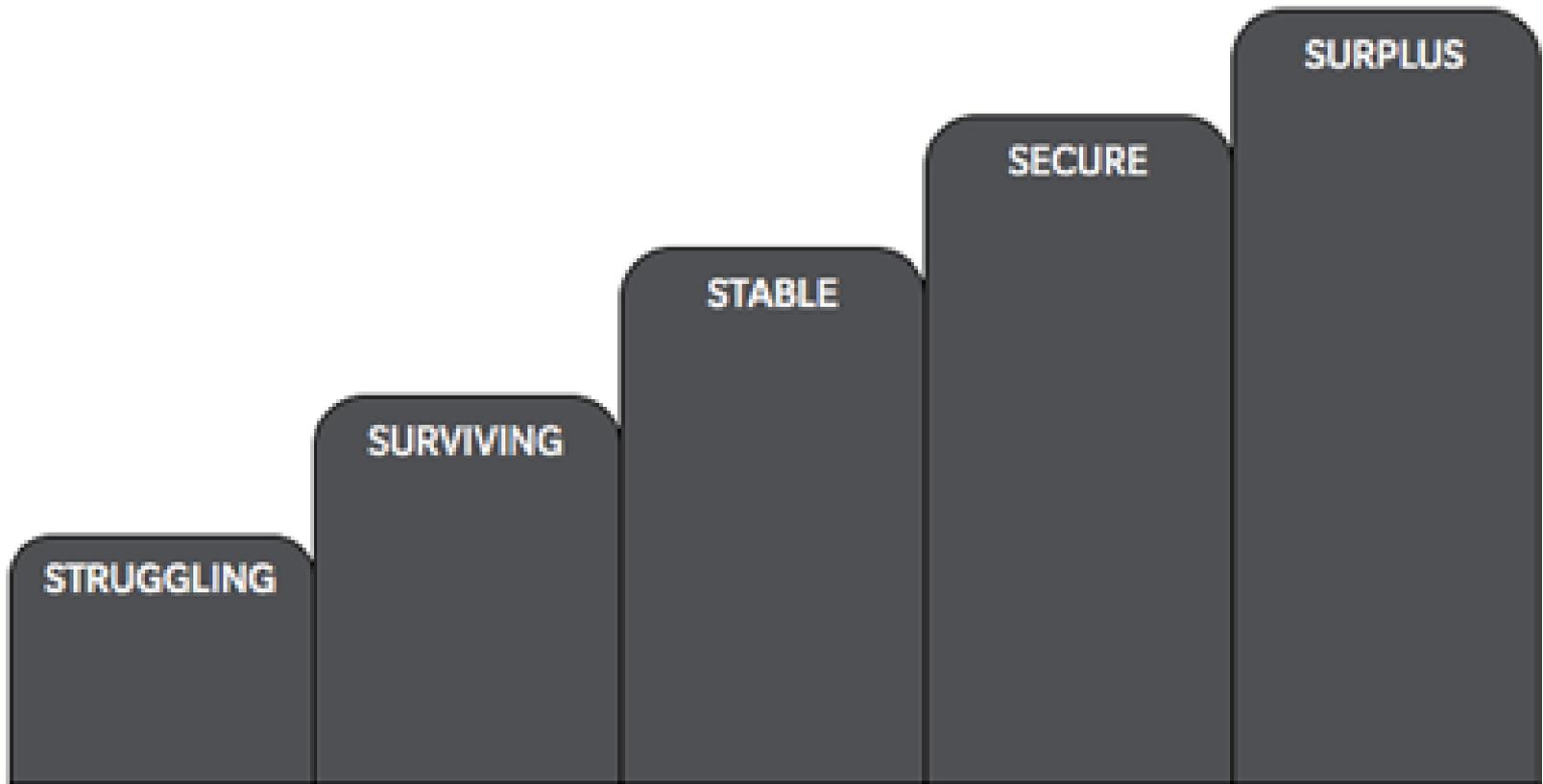
Keep your life free from
the love of money.

Hebrews 13:5

“Long before I was encouraging people to live like no one else, Ron Blue was out blazing new trails as one of the great pioneers of Christian stewardship.”

-Dave Ramsey

Five Stages of a Financial Journey



Five principles help you get to your next step

1. Spend less than you earn
2. Avoid the use of debt
3. Build margin (save)
4. Set long term goals
5. Give generously

Average debt balances by age group

- Gen Z (ages 18 to 23): \$9,593
- Millennials (ages 24 to 39): \$78,396
- Gen X (ages 40 to 55): \$135,841
- Baby boomers (ages 56 to 74): \$96,984
- Silent generation (ages 75+): \$40,925

- Credit cards: Gen X = \$8,215.
- Auto loans: Gen X = \$21,570.
- Mortgage loans: Gen X = \$238,344
- Pers. loans: Baby boomers = \$19,253
- Student loans: Gen X = \$39,981

Spend Less Than You Earn

The one who loves silver is never satisfied with silver, and whoever loves wealth is never satisfied with income.

Ecclesiastes 5:10

'I think everyone should get rich and famous and do everything they dreamed of so they can see that it is not the answer.'

-Jim Carrey

Steward defined:

1. a keeper
2. a person put in charge of the affairs of a large household or estate, whose duties include supervision and management of household accounts
3. a finance officer
4. one appointed to supervise the distribution of food and drink in an institution,
5. one who actively directs affairs
6. manager

A Steward knows God owns it all

The earth is the Lord's and all it contains, the world and those who dwell in it.

Psalm 24:1

A steward has an eternal perspective

So, if you have been raised with Christ, seek the things above, where Christ is, seated at the right hand of God. Set your minds on things above, not on earthly things.

Colossians 3:1-2



Line = eternity past and future

Dot = your brief time on earth

- We are aliens in this world. 1 Peter 1:1
- We are strangers in this world.
Hebrews 11:13-16
- Our life is like grass. Psalm 103:15
- We are a mere breath. Psalm 39:4-6
- We citizens of heaven. Philippians 3:20

I hated all my work that I labored at under the sun because I must leave it to the one who comes after me. And who knows whether he will be wise or a fool? Yet he will take over all my work that I labored at skillfully under the sun. This too is futile.

Ecclesiastes 2:18-19

A steward is careful how he
manages God's resources

A steward works hard

How long will you stay in bed, you
slacker?

When will you get up from your sleep?

A little sleep, a little slumber,
a little folding of the arms to rest, and
your poverty will come like a robber,
your need, like a bandit.

Proverbs 6:9-11

A steward places their security in
God and not in wealth

Instruct those who are rich in the
present age not to be arrogant or to
set their hope on the uncertainty of
wealth, but on God, who richly
provides us with all things to enjoy.

1 Timothy 6:17

A steward meets the
needs of His family

But if anyone does not provide for
his own family, especially for his
own household, he has denied the
faith and is worse than an
unbeliever.

1 Timothy 5:8

A steward gives generously

It is more blessed to give
than to receive.

Acts 20:35

A steward learns to be content in all circumstances

I don't say this out of need, for I have learned to be content in whatever circumstances I find myself. I know how to make do with little, and I know how to make do with a lot. In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need.

Philippians 4:11-12

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The wise have wealth and luxury,
but fools spend whatever they get.

Proverbs 21:20

