

Better Living For Less

10/23/2011 - Jim Johnson

This is a unique message, the truth filtered through the life journey of Jim and Sharie Johnson concerning money. These are some basic financials principles Jim learned as a young believer....

A. I learned that God will supply whatever I _____. (Psalm 23, Matt. 6:33, Phil. 4:19)
Both the OT and NT shouts the truth that God will provide whatever we need.

B. I learned that If my needs are not met, then I _____ up.

1. Sometimes I didn't do my _____. (2 Thess. 3:10)

God expects me to work hard and then takes that and uses it along with a measure of His grace - to provide for me. If my job didn't provide enough, He gives me the freedom to find another that would or to get some education so that I can get a better paying job.

2. Sometimes I _____ what He had supplied. (Heb. 13:5)

Sometimes He provides enough, but I waste what He provides.

3. I used _____ to help God provide for me. (Rom. 13:8)

If I saw something that I wanted, and did not have the money to purchase it - I would borrow to get it and justify it by saying that I needed it. (Then pay 22% interest for the privilege thereafter.)

God promised to provide for me, but I sometimes negated and invalidated His promises by making irresponsible choices.

Shortly after we (Jim and Sharie) were married, we became more teachable in the area of finances. (taught by pastor Peter Courlas.) He taught us that all that we have belongs to God, and that we are managers of what He gives us. He taught us that every financial decision is a spiritual decision. Our pastor motivated us to come up with a biblically based but realistic stewardship plan.

The Better Living For Less Financial Plan

A. First Priority: Give _____.

1. We learned that God expected us to _____ to Him a portion of our income.

2 Cor. 9:7 instructed us to give, and to do it freely and cheerfully.

2. We also learned that our prosperity was determined by our _____.

2 Cor. 9:6 taught us that when we give generously, God gives to us generously. When we are stingy with God, He is stingy with us.

3. We learned that our giving should start with 10% of our _____ income.

The Law of Moses called for 10% (Lev. 27:30) Abraham gave 10% prior to the giving of the law (Gen. 14:20). Malachi tells us that we rob God when we return less than 10% (Mal. 3:9)

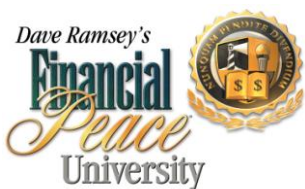
90% in the _____ of God goes lots farther than 100% when you are out of it.

B. Second Priority: Save _____.

Prov 6:7-8 tells us that it is wise to learn from the ant who stores up in a time of plenty for a time of want. He says that the person that fails to do so is considered to be a lazy person. 20% is a good place to start with savings. Half of that 20% should be put in a savings account that is easy to get to for emergencies and larger purchases such as a car. The other half of that 20% should be invested for retirement.

C. Priority Three: Live on _____.

We tend to spend whatever we get. The trick to financial management is telling ourselves that we only have 70% of our income to spend. There are lots of things that we think we need, that we really don't. If we can buy those things with our 70%, great. If we can't - then we probably don't really need them. It is possible to live on much less than we currently spend, but only if we get our giving and saving priorities right first.



Want a more detailed budget? FBC will be doing another session of Financial Peace University with Dave Ramsey starting in January 2011. Look for details after the first of the year.

If you wish to bring your financial priorities in line with God's then it is most likely that your first challenge is to adjust your giving. Is giving an instant fix for messy finances? No - giving is just the first, but the most important priority in our stewardship. Remember that 90% in the will of God will go lots farther than 100% when you are out of it. When we make God a priority in our finances He makes us a priority in His. The very best thing you can do for your finances is to give.

FOR FURTHER DISCUSSION

Use this section in your personal or family devotions to better apply the truth.

1. Was this an uncomfortable message for you? If so why?
2. Which of these financial principles have you already mastered? Which have you not?
3. What next step do you need to take towards being financially responsible?