



The goal of Heart in Focus is to help you become faithful in managing what God has given and discover the joy in living for Jesus.

This week's FOCUS: Use his money wisely

Who really owns it?

1Chronicles 29:11-12

What is a steward?

Luke 12:42-43

Hebrews 4:13

Reality is that 100% of what I have is God's. The question to ask is, "Are my spending choices following the 'owner's' wishes?"

The Old Self

Psalm 24:1

Ecclesiastes 5:10

Luke 12:15

What are my needs and wants? How can I tell the difference between the two?

1Timothy 6:6-8

1Timothy 6:17

Ephesians 5:15-17

Ways I can make the most of what God has given me to manage for him (as his steward).

Housing choices – owning your own home, renting, utilities

Transportation choices – new versus used, do I need a car payment just because the rest of America does, or can I pay cash for my next vehicle?

Insurance choices – buy insurance against the things you can't afford to lose (health, disability, life, auto, homeowner's, dental, long-term healthcare); insurance to avoid = credit life, credit protection, cancer and hospital indemnity, accidental death or dismemberment, pre-paid burial costs, mortgage life insurance, any other duplicate coverage, extended warranties).

More ways to save - pick a couple of habits you do each day (coffee, lunch, cigarettes etc.), calculate the cost per day \$_____ x 200 days = \$_____/ year. (figuring it is an expense made during workweeks).

Pick a couple of non-essential items in your life that are monthly (magazine subscriptions, technology related, cable TV, personal care etc.) cost per month \$_____ x 60 months = \$_____ over five years.

Groceries – make a meal plan, shopping lists, healthy foods, buy in bulk, store brands, use coupons, consider inexpensive lunch options (pack a lunch, avoid snack purchases, find inexpensive places for lunch).

Clothing – look for deals, sales, clearance, rummage sales, trade with friends/relatives,
Gifts - evaluate what gifts mean vs. obligation/reciprocity, do not exceed limit in your budget plan,
Books and magazines – library, used book stores, borrow from friends/relatives, buy subscription instead of monthly
Dining out – budget it! coupons, Groupons/Living Social, go on discount nights, consider health factors
Personal technology – think through needs vs. wants, used vs. new, basic vs. “bells and whistles”, work vs. entertainment, fun vs. necessity,
Travel – budget and save, plan it out, look for deals online, needs vs. wants
Other Entertainment (fitness, hobbies, movies, events) – budget it! fitness – weigh membership vs. use, work at home or with a buddy; hobbies – balancing time vs. other needs (Lord, family etc.), consider expense of the hobby; cost of pets can be expensive; movies – theatre vs. DVD or Netflix, go to a matinee; events – plan and budget and save, look for free festivals, concerts and events
Professional Service Choices – child care, education (private/Christian K-12, college), allowance (for adults and children),
Negotiating in the free market system – don’t be afraid to ask for a deal, exhibit Christianity (honesty, patience, kindness), cash is king, have a backup plan and be prepared to walk, don’t become emotionally attached to a product or service.
Warning: gambling, lottery and games of chance (1Timothy 6:9-10; Ephesians 5:3), am I feeding my old self by coveting more money, am I denying God’s providence to provide for me, am I driven by greed?

The problem is not on how much we earn, but on how much we spend.

Use his money wisely

My relationship with God: **God is the rightful owner**

My Identity: **I am a manager of his resources**

My Heart: **faithfulness and responsibility**

My Focus: **it’s not my money**

Review:

Fix your eyes on Jesus as the real treasure – not the alluring things of the world

- Describe the **pull of the heart** problem
- **Five Steps to get on track:** Assess...Set Goals... Implement... Compare... Adjust... The importance of identifying your values and goals
- **The Spending Plan** – the key to moving ahead
- The **Changed Mindset** and Approach to Spending

Overcome worry by trusting in the heavenly Father's care

1. **Determine your true income**
2. **Put Giving first** – building from a percentage of your income
3. Build your **three tiers of savings:**
 - **Emergency Savings** of _____ – *building toward _____ months expenses*
 - **Major Purchase Savings** – first for needed replacements...then for pleasures
 - **Long Term Savings**

Conquer the Obstacles with Christ-like perseverance

1. Aggressively eliminate Debt with **the Debt Elimination Plan** – **immediately after establishing your initial Emergency Savings level of \$1,000** and establishing an Accelerator Payment amount to be used for...
 - **Level One debts first** – credit cards and other high interest loans
 - **Level Two debts next** – major purchases (auto, boat, appliances)
 - **Savings categories** - Roll Accumulated Accelerator margin into building up Savings
 - **Level Three debts** – such as housing