

BECOMING A GOOD MONEY MANAGER

Pastor Rich Schmidt • November 12, 2017 • www.LivingHope.info

Remember: Money = wealth and possessions, not just dollar bills

Money is a monster when it wins the battle for our attention, our affection, and our allegiance.

To tame the money monster...

1. I need a new perspective: It all belongs to God. I just manage it.
2. I need some new practices:
 - gratitude (which leads to contentment and peace)
 - generosity (which leads to freedom and joy)

Everyone comes naked from their mother's womb, and as everyone comes, so they depart. Ecclesiastes 5:15 (NIV)

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. Proverbs 21:5 (NLT)

1. Be diligent about earning income.

Whatever you do, work at it with all your heart, as working for the Lord, not for human masters. Colossians 3:23 (NIV)

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time. Proverbs 13:11 (NLT)

2. Put God first by giving generously.

Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. Proverbs 3:9-10 (NIV)

"The King will reply, 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.'" Matthew 25:40 (NIV)

3. Wisely save & invest for the future.

The wise have wealth and luxury, but fools spend whatever they get. Proverbs 21:20 (NLT)

Take a lesson from the ants, you lazybones. Learn from their ways and become wise! ⁷ Though they have no prince or governor or ruler to make them work, ⁸ they labor hard all summer, gathering food for the winter. Proverbs 6:6-8 (NLT)

- Try the 10 : 10 : 80 plan.

4. Faithfully repay your obligations.

Give to everyone what you owe them: Pay your taxes and government fees to those who collect them, and give respect and honor to those who are in authority. ⁸ Owe nothing to anyone—except for your obligation to love one another. Romans 13:7-8 (NLT)

... the borrower is slave to the lender. Proverbs 22:7 (NIV)

5. Be content and enjoy the rest.

It's better to enjoy what we have than to always want something else, because that makes no more sense than chasing the wind. Ecclesiastes 6:9 (CEV)

Yet true godliness with contentment is itself great wealth. ⁷ After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. ⁸ So if we have enough food and clothing, let us be content. 1 Timothy 6:6-8 (NLT)

[Our] trust should be in God, who richly gives us all we need for our enjoyment. 1 Timothy 6:17 (NLT)

What's normal:

1. Spend it (present)
2. Earn it
3. Repay it (past)
4. Save it (future)
5. Give it (forever)

What's best:

1. Earn it
2. Give it (forever)
3. Save it (future)
4. Repay it (past)
5. Enjoy it (present)