

I Declare War on Out-of-Control Finances
Message 5 of 6 in the series: "I Declare War"

A. Out-of-control finances will add stress and pain to our lives and keep us from fulfilling the purposes God has for us.

"Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."
1 Timothy 6:10b (NIV)

"Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it."
Proverbs 21:20 (GNT)

B. Seven things we can do to declare war on out-of-control finances:

1. We can ask God to show us how to be good stewards of our money.

"Before you do anything, put your trust totally in God and not in yourself. Then every plan you make will succeed. The Lord works everything together to accomplish his purpose." Proverbs 16:3-4a (TPT)

"Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take. Don't be impressed with your own wisdom. Instead, fear the LORD and turn away from evil... Honor the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine." Proverbs 3:5-10 (NLT)

****IMPORTANT**** God rewards good stewardship.

"The master said, 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'"
Matthew 25:23 (NLT)

2. We can set financial goals.

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

****IMPORTANT**** If we don't set financial goals, others and/or circumstances will set them for us.

3. We can get on a budget.

budget = an income and expense plan for reaching your financial goals

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, 'This person began to build and wasn't able to finish.'"

Luke 14:28-30 (NIV)

"Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever..." Proverbs 27:23-24a (NLT)

****IMPORTANT**** Married couples must agree on financial goals and budgets. This will require discussion, negotiation, and very often conflict resolution and forgiveness.

"Can two people walk together without agreeing on the direction?" Amos 3:3 (NLT)

4. We can save and invest.

"A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences." Proverbs 22:3 (NLT)

"Send your grain across the seas, and in time, profits will flow back to you. But divide your investments among many places, for you do not know what risks might lie ahead." Ecclesiastes 11:1-2 (NLT)

5. We can get out of debt.

"Just as the rich rule the poor, so the borrower is servant to the lender." Proverbs 22:7 (NLT)

6. We can build relationships with people who manage their money well.

"He who walks with wise *men* will be wise, But the companion of fools will be destroyed."
Proverbs 13:20 (NKJV)

7. We can give generously.

“He who is kind to the poor lends to the LORD, and he will reward him for what he has done.”
Proverbs 19:17 (NIV85)

“The generous will prosper; those who refresh others will themselves be refreshed.”
Proverbs 11:25 (NLT)

“Should people cheat God? Yet you have cheated me! But you ask, ‘What do you mean? When did we ever cheat you?’ You have cheated me of the tithes and offerings due to me.” Malachi 3:8 (NLT)

****IMPORTANT**** If we surrender our finances to the Lord, He can and will transform us.

“Don’t copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God’s will for you, which is good and pleasing and perfect.” Romans 12:2 (NLT)

“...if we confess our sins to him, he is faithful and just to forgive us our sins and to cleanse us from all wickedness.” 1 John 1:9 (NLT)

“...God is working in you, giving you the desire and the power to do what pleases him.”
Philippians 2:13 (NLT)

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Helpful Resources:

Register for Financial Peace University by going to centeringlives.com/events.

Questions for self-examination:

1. How did your parents handle money? Which behaviors do you want to copy? Which behaviors do you want to dump?
2. What is the best financial advice you have ever received? Who gave it to you?
3. What are your top three financial goals? How likely are you to attain them?
4. Have you made a budget? If not, what’s stopping you?
5. Read Proverbs 3: 5-10 & James 4:13-16. Do you ask God to help you manage money? If not, why not?
6. Read Matthew 25:14-30. What is the difference between a steward and an owner?
7. Do you ...give to the poor? ...give to the church? ...generously help others in need? What would help you be more generous?
8. Reflect on the following quotations:

“Repentance is not when you cry. It is when you change.” Denise Copeland

“Don’t wear yourself out trying to get rich. Be wise enough to know when to quit.” Proverbs 23:4 (NLT)

“O God, I beg two favors from you; let me have them before I die. First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, ‘Who is the LORD?’ And if I am too poor, I may steal and thus insult God’s holy name.”

Proverbs 30:7-9 (NLT)

“No one would remember the Good Samaritan if he only had good intentions. He had money as well.”
Margaret Thatcher

Budget Worksheet

Income: (Monthly take home pay)

Male: \$ _____

Female: \$ _____

Total Income: \$ _____

Expenses: (Monthly)

Rent/Mortgage: \$ _____

Utilities: \$ _____

Home Repairs/Maint. \$ _____

Household Supplies: \$ _____

Cell Phone: \$ _____

Credit Cards: \$ _____

Student Loans: \$ _____

Car Payments: \$ _____

Gasoline: \$ _____

Car Repairs/Maint: \$ _____

Insurance: \$ _____

Groceries: \$ _____

Dining Out: \$ _____

Health Insurance: \$ _____

Medical/Dental Expenses: \$ _____

Charitable Contributions: \$ _____

Clothing: \$ _____

Dry Cleaning/Laundry: \$ _____

Daycare/Child Support: \$ _____

Pet Expenses: \$ _____

Travel/Vacations \$ _____

Gym/Club Membership \$ _____

Other: \$ _____

Total Expenses = \$ _____

The Bottom Line: (Total Income – Total Expenses) = \$ _____

“Know the state of your flocks, and put your heart into caring for your herds, for riches don’t last forever...” Proverbs 27:23-24 (NLT)

Financial Goals Worksheet

Short-Term Goals: (6 months - 1 year)

1. _____
2. _____
3. _____

Mid-Range Goals: (1-5 years)

1. _____
2. _____
3. _____

Long-Term Goals: (10-20 years)

1. _____
2. _____
3. _____

Retirement Goals: (20+ years)

1. _____
2. _____
3. _____

Couple Goals:

1. _____
2. _____
3. _____

Family Goals:

1. _____
2. _____
3. _____

"Commit to the Lord whatever you do, and he will establish your plans." Proverbs 16:3 (NIV)