Because you're worth it - class 2

Acts 5

¹⁷ Then the high priest and all his associates, who were members of the party of the Sadducees, were filled with jealousy. ¹⁸ They arrested the apostles and put them in the public jail. ¹⁹ But during the night an angel of the Lord opened the doors of the jail and brought them out. ²⁰ "Go, stand in the temple courts," he said, "and tell the people all about this new life."

Today we are going to talk about a "new life budget"...

A new life budget has 3 parts.. and they are in order...

If this is not in your head then there is a chance that you are financially either unspiritual.. or in over your head...

GIVE... SAVE ... Live on the rest

Lets take them 1 by 1

1. Give

Proverbs 3:9 "Honor the Lord with your wealth, with the firstfruits of all your crops."

The questions you want to ask yourself:

- Am I proud of my offering?
- Is it generous
 - Exodus 36:5–7 The people are bringing more than enough for doing the work the Lord commanded to be done." ⁶Then Moses gave an order and they sent this word throughout the camp:
 - "No man or woman is to make anything else as an offering for the sanctuary."
 And so the people were <u>RESTRAINED</u> from bringing more, ⁷because what they already had was more than enough to do all the work.

 2 Cor. 8:7 'But just as you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving.'

Is it Sacrificial?

- o 2 Copper Coins
- Mark 12:44 They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

Is it from my Heart?

 2 Corinthians 9:7 ⁷Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

2. SAVE

Proverbs 21:20 "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."

3. Live on the Rest

Example (show this):

- I earn R10,000
- Want to give R1,000.
- Save (15%) R1,500.
- Live on R7,500.
- Live within you Means

What stops us living within our means? (maybe progressive bullets on one slide)

- We want more than we can afford
- We are impatient
- Comparisons, Shame and jealousy
- Misplaced family loyalty

Our budgets need to have integrity...

If we live a 4* lifestyle (pic of nice house, not mansion)... our giving and saving must be 4* (if you live 4* and you give 1*... you are not living with integrity...

- I think some of us dress 5*, give 1*
- I think some of us spend more of coffee and holidays than saving (coffee and holidays wont rescue you when you experience a financial setback)
- Do the calculation right now...
 - What do I earn..
 - What do I give and save...
 - o Am I living on the rest?

Now here is the thing that makes take a deep breath...

(show: live, save, live on the rest equation)

But, here are some thoughts...

1. Practice Delayed Gratification

- Think Before you Buy
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2. Track your Expenses

- It is not Fun, but it is the only way that you can know how you are really doing.
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3. Have a godly view on what my Necessities are

• Needs vs Wants vs Desires

Budget - Food, Clothing, Medical, Car Insurance.

4. Get rid of Dumb Debt

Proverbs 22:7 The rich rule over the poor, and the borrower is servant to the lender.

5. Have an Monthly Check In

Closing