

## Because you're worth it – class 3

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Welcome (couch and stool set up)

- Today we are going to have a slightly different format for our series “because you're worth it”
- If you missed the first 2 parts, we are talking about personal finances and giving
- In the first 2 classes:
  - We spoke about the fact that the offering has 2 components, a worship component and a practical component...
  - But they both fall under the umbrella that God is worth our sacrifice... when we see things clearly... he is all that matters (our short little time on earth is to bring glory to him!)
  - We also looked at what our budgets should look like...and we unpacked the principle of Give... Save... Live on the rest..

Today... we want to get practical...

I am going to invite 2 guests onto the stage...Pierre Muller and Greg Boauh

(on stage)

- Now I have invited them on stage, not because they have all the answers... but I do believe that they can help us..
  - Pierre has a career in financial management...
  - Greg has served in a leadership role for years, and has seen people make good and bad decisions. Greg also has experience as an employee, as an entrepreneur and has lived in times of plenty and want – brings great perspective to the table

So **Pierre**, maybe I can start with you...

- You work with people on their personal finances all the time
  - From a practical perspective, why is this an important subject ?
- (when I ask, on slide: “personal finances”)

Greg...

- There are some great practical points there, but we are a church... what are some spiritual components that make personal finances a key topic?

Both...

- What are some of the common mistakes that we make when it comes to finances?
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So there is an important topic in personal finances called debt..  
(on slide: “debt management” with the below screen shot)

## Consumers battling with debt

DEBT / 4 OCTOBER 2018, 09:00AM / STAFF REPORTER



With the economy under pressure, South African households have less money to spend and, in turning to credit to get by. Photo: File

Pierre,

- what is debt?

(Do you get something like good debt and bad debt? If so, what is the difference?)

- Give examples...clothing accounts, credit card, etc etc.
- Any idea on the current debt statistics of South-Africa?

Greg,

- Why do people go into bad debt?
- (Pierre can add)

From a practical and spiritual perspective, I am reminded of this proverb..

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

One of the principles I was always told about was... get out of debt as quickly as you can..

Even in Romans 13:8 it talks about... **Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.**

Pierre,

- From a practical perspective... because this is not just a Christian problem...Why do people find it so hard to get out of debt?
- Any practical advice...

Greg...

- Any spiritual advice on how to get out?
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Last week we spoke about saving, now as a country we are much better at spending than saving... Here is a headline from this last week...

(on slide: “Saving” with the below screen shot)

### Preparing for the future by saving

SPENDING WISELY / 15 OCTOBER 2018, 10:25AM / JOSEPH BOOYSEN



JOHANNESBURG - The fact that more than 70 percent of South African households don't budget, conduct little debt and financial planning and generally have low financial literacy is a good time to take a look at financial wellness.

- Pierre, what are some techniques that we can use to start aligning our budget to include saving?
- Greg,.. anything to add?

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Here is a tweet I saw a few weeks ago and saved it... (show pic on screen)



Pierre,

- What are your thoughts on this?
- What is some practical advice you can give to those who are not naturally good at managing a budget?  
(e.g., Track your Expenses, Have an Monthly Check In)

Now Greg, we all have different priorities... but one of the subjects that comes up when I speak to Christians about giving is the perception that as long as I am living a conservative life and giving to the needy (even in my own family)... that is the same as giving to God

- Any thoughts on this?

Question for both of you...

- So in the audience is a whole range of people. Some are in good shape financially, others not. What would encourage people to do when they get home today?

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Thank guests...

Closing

In **Romans 12:2** Paul writes...

**"Do not conform to the pattern of this world, but be transformed by the renewing of your mind."**

- As a spiritual family, we must transform our thinking in all areas..
  - Any personal finances is one of them.. I think there were some great points made today, but it means nothing if you leave here and forget what you have learned...
  - Listen to the advice... be open, get the help that you need
  - A renewed mind leads to a renewed budget... not bound by the pressures of the world...
  - Let's fight for that today...
  - Amen, pray
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