

Financial Health

Discipleship Class

April 27 @11:05am

StoneBridge Conference Room

Week 5

AGENDA



1) Give 2) Save 3)
Seek Wise Counsel



Resources to Feed
Your Mind



Practical Steps

Give

Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

-2 Corinthians 9:6-7

It is more blessed to give than to receive.

-Acts 20:35

Give

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap.

-Luke 6:38

“Bring the whole tithe into the storehouse, ... and test me now in this,” says the LORD of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

-Malachi 3: 10

David Eldridge on May 5

Giving

- **Who?** Anyone with an income
- **What?** The 'first fruits' not the leftovers; note – giving will cost you (literally)
- **Where?** To kingdom causes (things that God cares about – the poor, missions, the Church, etc.)
- **How much?** as much as you 'have decided in your heart' to give (2 Cor 9.7)

MATTHEW
6:1-18



STONEBRIDGE
CHURCH

Give

When?

Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

-1 Corinthians 16:1-2

Discussion Questions

Why does God tell us to give?

What is my attitude?

- Am I a cheerful giver?
- How little can I give? vs. How much can I give?

Save

The prudent see danger and take refuge, but the simple keep going and pay the penalty.

-Proverbs 22:3

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

-Proverbs 21:20

He must work, so he may have something to share with those in need.

-Ephesians 4:28

Provide for your relatives, and especially your immediate family.

-1 Timothy 5:8

Joseph in Egypt...saved grain during 7 years of plenty for the 7 years of famine.

-Genesis 41

Save

He who gathers little by little makes it grow.

-Proverbs 13:11

Steady plodding brings prosperity; hasty speculation brings poverty.

-Proverbs 21:5

The ground of a certain rich man yielded an abundant harvest... Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I'll say to myself, "You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry."' But God said to him, 'You fool!'... This is how it will be with whoever stores up things for themselves but is not rich toward God.'

-Luke 12:16-21

Discussion Questions

Why should we save?

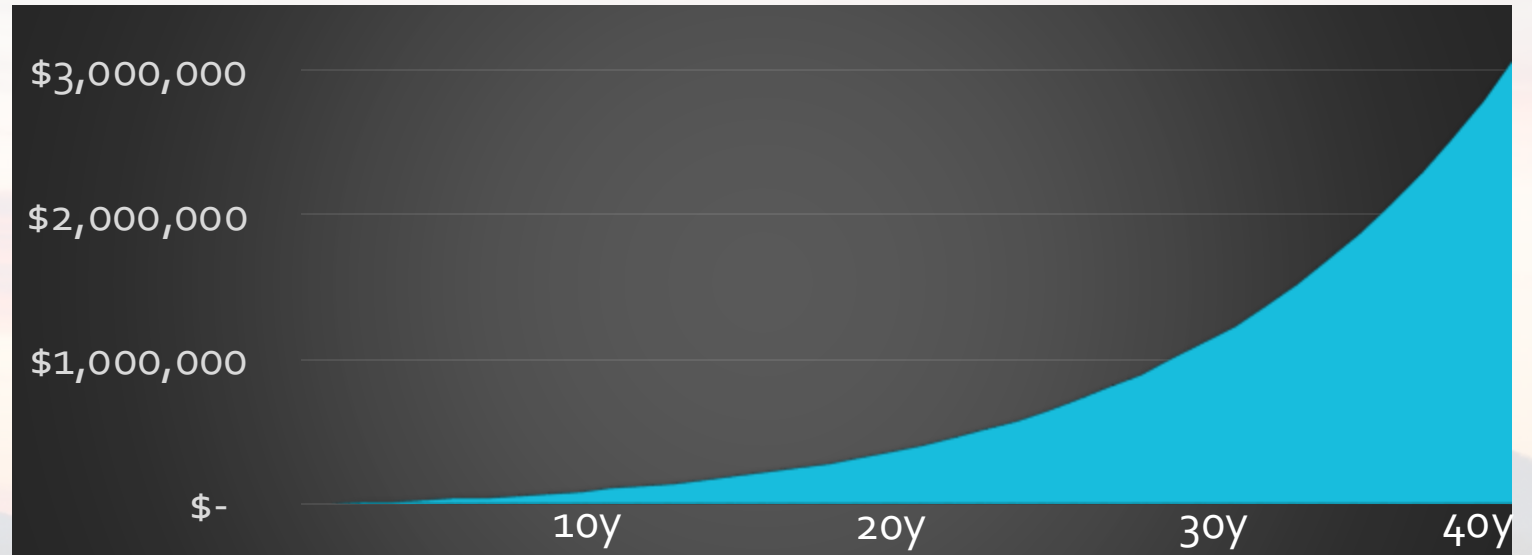
If we save, does that mean we lack faith in God to provide for us when we need it?

How do we prioritize all the things we might need to save for?

Investing

Steady Plodding Example

- \$48,000 starting salary*
- 15% of take-home pay, \$450/mo, invested for 40 years at 10%



* 2.5% increase per year

TIME is an enormous driver of investment growth.

Saving & Investing Education

[Sound Mind Investing - The 9 Principles](#)

[Crown Financial Ministries - Ask Chuck - How to Start Investing](#)

[Dave Ramsey Investing Philosophy](#)

[FaithFi - Find a Certified Kingdom Advisor](#)

[Fidelity - How to Start Investing](#)

[Vanguard - How to Invest](#)

[Schwab - How to Invest](#)

[Yahoo Finance News - where-americans-keep-most-savings](#)

Investing

“The investor’s chief problem – and even his worst enemy – is likely to be himself.”

–Benjamin Graham

Investing

Therefore:

- Educate yourself.
- Consider getting a financial advisor.
- Don't try to time the market.
- Don't invest in things you don't understand or that your spouse is not comfortable with.
- Don't put too much of your investments in one company's stock.
- Don't get greedy.
- Don't take too much risk.
- Don't play it too safe.
- It's more about what you don't do! "Avoid crazy" – Charlie Munger

Resources to Feed Your Mind

"You are where you are because of what has gone into your mind. You can change where you are by changing what goes into your mind."
—Zig Ziglar

The way of a fool is right in his own eyes, but a wise man is he who listens to counsel.

-Proverbs 12:15

Show me the way I should go...Teach me to do your will, for you are my God; may your good spirit lead me on level ground.

-Psalm 143:8,10

If any of you lacks wisdom, he should ask God, who gives generously to all

-James 1:5

Also:

Psalms 1:1

Proverbs 1:1-10

Matthew 7:7,8

1Samuel 28

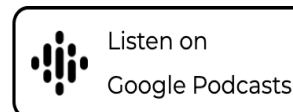
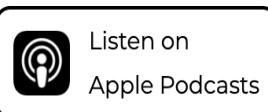


Continue Learning & Seek Wise Counsel

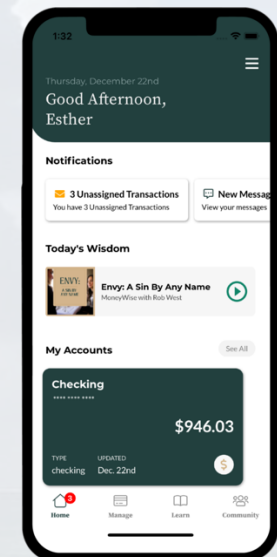
Feed Your Mind Resources

FAITH & FINANCE *with Rob West*

Join Rob West and special guests as they address today's financial questions with biblical answers.



faithfi.com



Feed Your Mind Resources

MATT ABOUT MONEY

A Biblical Approach to Simple, Meaningful Success.

mattaboutmoney.com



**RON BLUE
INSTITUTE**

ronblueinstitute.com



compassfinancialministry.org

Sound Mind Investing

Financial Wisdom for Living Well

soundmindinvesting.com

Feed Your Mind Resources

- Christian Stewardship Network
- Christian Credit Counselors
- Humble Dollar
- Becoming Minimalist

Feed Your Mind Resources



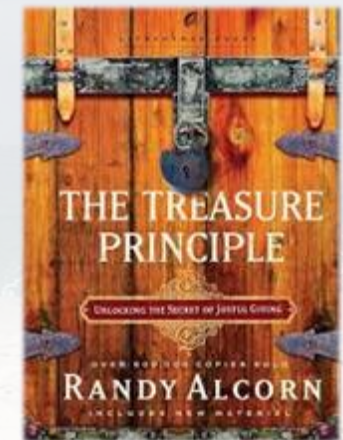
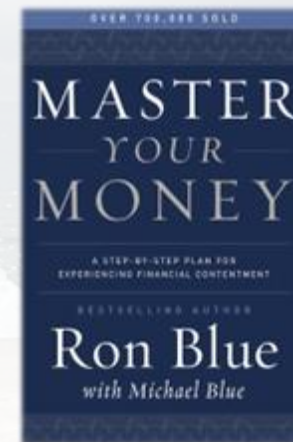
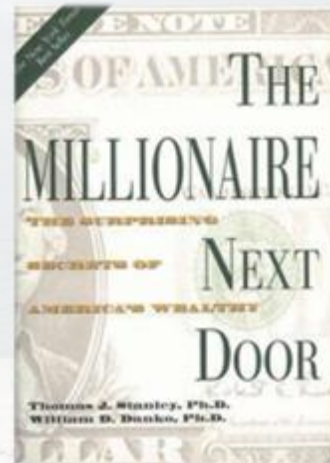
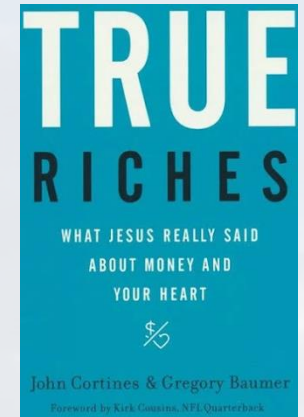
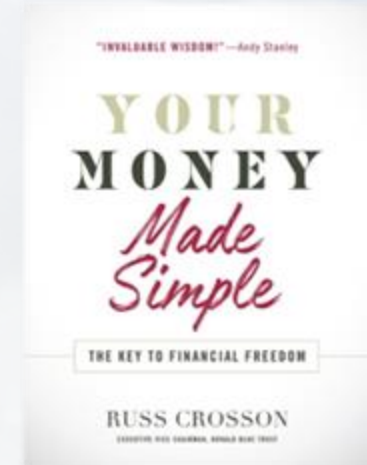
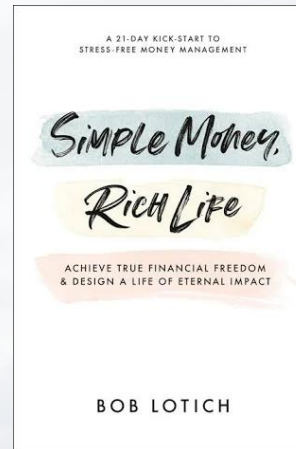
Dave Ramsey's “Baby Steps”

- 1) Save \$1,000 in a beginner starter emergency fund
- 2) Pay off all debt using the debt snowball
- 3) Save 3-6 months of expenses as a full emergency fund
- 4) Invest 15% of your household income into retirement plans
- 5) Save for your children's college
- 6) Pay off your home early
- 7) Build wealth and give



Feed Your Mind

Resources



Jesus on Money

The Words of Jesus:

- Man does not live on bread alone – Matthew 4:4
- Give us today our daily bread. – Matthew 6:11
- Do not store up for yourselves treasures on earth – Matthew 6:19
- What good will it be for someone to gain the whole world, yet forfeit their soul? – Matthew 16:26
- You cannot serve both God and Money. – Matthew 6:24
- Do not worry about your life...see the lilies... - Matthew 6:25-34
 - **Seek first his kingdom and his righteousness... (v33)**
- Follow me...and Matthew got up (from the tax collector's booth) and followed him – Matthew 9:9
- It is more blessed to give than to receive. – Acts 20:35

Jesus on Money

The Life & Ministry of Jesus:

- Focused on people, love, truth (not money and material things)
- Gave up the comforts of Heaven and lived on very little
- Ministered primarily to the poor, sick, blind, dead, sinners, outcasts, demon-possessed
- Served and put others first; washed his friends' dirty feet
- Confronted the hypocritical, greedy, selfish leadership – and suffered ridicule and death in return

What He valued was completely upside down from what the world valued



Stay Out of the Ditches!

It's just money. If you think about money like it's more than what it is, then it's an idol.

But if you think about money like it's less than what it is, then you're being irresponsible.

-Larry Ragan

**What have
we learned?**

**Accept
God's
Role**

**Accept
Your
Role**

**Plan &
Manage**

**Avoid
Debt**

Give

Save

**Seek
Wise
Counsel**

Practical Steps



Take Action

- 1) Ask God what he wants you to do next.
- 2) Then do it! Take your most urgent next step:
 - a) Set new goals?
 - b) Create new budget? Increase giving? Start debt elimination plan?
 - c) Get a budgeting app?
 - d) Meet with a coach or marriage counselor?
 - e) Read a book? Listen to a podcast?



[Kenny Smith Financial Coaching - Steps](#)

Closing & Prayer

- There is HOPE.
- You don't have to stay where you are.
- You can change.
- God cares for you and will help you.

1 Peter 5:6-7