

Money Matters Part #2
“Uncommon Sense about Dollars and Cents”

Pastor Dave Larmour / October 14, 2007
Audio Available at www.kingstreet.org/audio

Last week ...

- ✓ Open-handed giving and living
- ✓ God doesn't need our money
- ✓ The Bible has a lot to say about money

Text – Matthew 25:14-30

6 Foundational Principles ...

1. God cares about how we handle money.
2. Being a disciple is about being '**disciplined**' even with our spending, saving, giving and borrowing. (Proverbs 13:18A)
3. '**More**' is not always the answer to our financial problems.
4. Financial independence is a **myth**.
5. We leave it all **behind**.
6. The battle for financial health is won or lost in the '**little** things'.

Uncommon Sense Practice #1 – Spending Wisely

- Each of us lives on a % of our income.
- Proverbs 21:20 (The power of restraint)
- Developing a 'spending strategy'

Cultural Pull → Consume ... you **deserve** it!

Biblical Principle → Conserve ... do I **need** it?

Uncommon Sense Practice #2 – Saving Regularly

- Proverbs 13:11; Proverbs 13:22A
- Canadians are struggling to save
- The fruit of **delayed** gratification
- The power of compound interest
- The **fuel** for investing is 'saving'

Uncommon Sense Practice #3 – Borrowing Rarely

- Proverbs 15:27A; Proverbs 27:1
- Proverbs 22:7

Cultural Pull → Buy now ... pay later!

Biblical Principle → If you can't afford it ... don't buy it!

Spiritual Concern → Debt presumes upon the **future**.

Uncommon Sense practice #4 – Planning Sensibly

- Proverbs 27:23-24A
- Why the word '**budget**' is a bad word
- The future requires more than 'good intentions'
- Planning pays ...

Uncommon Sense Practice #5 – Giving Faithfully

- Proverbs 11:24-25; Proverbs 22:9A
- Discipline - Why giving is **critical** to financial health
- **Joy** – Why motivation matters
- Confidence – Why we know he will look after all of our needs (2 Corinthians 9:8)

TAKE HOME ...

Choosing to Allocate Finances

Q - What percentage of my income will I set aside to 'give-away'?

_____ %

Q - What percentage of my income will I set aside for debt retirement?

_____ %

Q - What percentage of my income will I set aside for my future?

_____ %

Q - What percentage of my income will I set aside for my standard of living today?

_____ %