Three Laws of Balance:

- Determine your focus point
- Clarify your purpose
- Make constant corrections

Managing your Money "Finding Balance"

- Making Money
- Saving Money
- Spending Money
- Giving Money

In order to keep these in balance, we need to identify our focus point and purpose.

Finding your Focus Point and Purpose

Focus Point – "Why do we have money?"

Everything we have comes from God

Clarify your purpose

Honor God with Everything

The way we manage money is a window into our heart.

- If you want to know where your heart is, look at your check register.
- Freedom comes when you get rid of consumer debt.
- Debt comes from a lack of self-control.

Get rid of all your masters so God can be your master!

Correction #3 What to do with our "extra"?

Extra: Whatever is above basic needs.

What we do with our extra defines who we are.

Guiding principles for "extra".

- The Bible does not establish black and white guidance for our extra
 - What we do with our extra comes from our heart.
- Life is not about what we have.
 - The philosophy behind greed.
- Someone else will get your stuff.
- Use your extra to be rich toward God.

"Rich Toward God"

- When I take some of my extra and give it away, I am being rich toward God.
- When I'm rich toward God, I'm investing in treasure that will not wear out, will not run out, and cannot be taken out.
- Extra? Me? Not a chance?
 - The reason we don't have extra is because we think we can't live without everything we have.
 - This is the definition of "life consists in the abundance of our possessions".

How much of my extra do I give?

- God blesses generosity.
- Choose to be a 'percentage' giver.
- Generosity involves sacrifice.
- Generosity is worship
- Generosity begins with a step of faith.