

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!

Balancing the extra

- ◉ “Extra” – Anything above food, shelter, and clothing.
- ◉ Life is not about what we have; use our extra to be rich toward God.
- ◉ “Rich toward God” – Investing in things that will not wear out, run out, or be taken out.
- ◉ God blesses generosity!

Correction #3

Spending Money

What causes us to misspend our money?

Discontentment

What causes us to become discontent?

Awareness

“What is Great Gain?”

Culture

Bible

- “Godliness with contentment”
 - “Seeking after God makes us content”
 - Contentment – “If I’m good with God, I’m good”.
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- “The more stuff and better stuff”
 - “Stuff makes us content”.
 - > “The more we have the more content we will be.”
 - Discontentment – “The awareness of what we don’t have”.

The pursuit of wealth

- ◉ The goal to “live richly” is a trap.
- ◉ The goal to “live richly” replaces our goal of “godliness”.
 - > The eagerness for living richly changes our priorities”
- ◉ Flee the pursuit of wealth to pursue the things of God.
 - > Less aware of what you don’t have, more aware of what you have in Jesus.

Wise Investing

Culture

Bible

- “Get rich slow”
 - “Save and Invest first”
 - “Time is a tool, save for the future”
 - “Diversify, diversify, diversify”
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- “Get rich quick”
 - “Spend and consume first”
 - “Time is the enemy, I want it now”
 - “I can always buy low and sell high”