

Freedom In Finance



"He still owe you that 20 bucks?"

Please read **Matthew 6:19-34**.

It is time for our generation to take control over our finances. We live in a society that has confused "needs" and "wants" and "conveniences". A "need" is something that is essential to live - like housing, basic foods, clothing, transportation and maybe a few other things. A "want" is something that would be nice to have but it is not necessary for us to live - like going to the movies, having internet at home, owning a laptop or eating out. "Conveniences" (blessings) are things that we are blessed with in order to make life easier and are helpful but aren't always necessary - like owning a car, a smart phone or having foods that aren't in the major food groups.

The sooner we learn what we need and what is just a want, the sooner we will actually have money, savings, and investments. You have decide what kind of lifestyle you are going to live in every area of your life. Your current financial state is saying a lot about your values, your vision, and your background (where you have come from). Your money is revealing much about what you think, how you act, and what you are setting up for your financial future. The decision you make today whether to get serious with your finances or not, can be the very thing that will determine your future successes.

God wants to entrust us with a lot of money. But he will see how we are faithful with a little first. Where will our heart be and how will we be faithful to God with what little or abundance we have? God wants to bless you if you are trustworthy. For some of us we may be experiencing God's blessing right now, but if we have never learned principles of finances we may be mishandling/spending the very thing God gave us to be a blessing. We are blessed so we can bless others and that can mean just \$5 extra. Our perspective is so important! This is why we must be willing to walk away from perspectives that perhaps have become traps to our families or have created traps in our cultures, and ask God to help us fully come into a Kingdom perspective.

WE MUST HAVE A BUDGET! You would not believe how many people I see pay bills late (which wastes money on late charges), spend money on things they don't really need or can't afford, and live beyond their means.

*On a separate piece of paper write out all your expenses. *There is a sample list so that you don't forget anything.*

Finish filling out your expenses? This is called your budget. Unless there is an emergency, you should not spend more than is designated in these columns!

Questions to ask yourself:

1. Have you been honest about your budget? If you haven't been honest, it will show because at the end of the month you won't have any money left or as much as you could have had! Be honest!

2. Does your monthly income cover your expenses? Be honest with yourself, either you need to make cuts to the “wants” of your budget or you need to get a second job or higher paying job. Pick up extra shifts or do jobs that will make you side money. IE: *All the money I make from side jobs goes into savings.*

3. Are you tithing (whether you are in want or in abundance)? If you are not tithing, as a Christian you are setting yourself up for failure. It is hard for us to complete this sheet if you cannot trust God in this area. If you are tithing, then take the next step in generosity... Ask yourself what are you giving to missions and what you are doing with your money to be able to have funds to bless people in need?

4. Do you have money left over at the end of the month? You should. This is the money that God wants to bless you with for savings so you can go after bigger things and actually be able to afford it. You **MUST** have savings. ALL extra monies need to go to a savings account not left in your debit account. When money is accessible it will be spent.

5. Do you have debt in credit cards, medical bills, student loans, etc? Debts will rule your life so you need to get rid of them as soon as possible. Talk with Pastor Kate or Deb on how to handle debts correctly so you can be successful. Getting out of debt is serious so it means that serious measures will need to be taken in order to have freedom in this area.

6. What areas can you save in per month? This takes self-control, motivation and determination. You may need to only eat out twice a month. Or instead of chicken this week, you may need to just buy eggs. Go a month without buying clothes. You may need to cut your Comcast and/or internet for a little bit of time, just to get a head of the ball game. Where you cut you save. Saving means resources to use later for the Kingdom.

7. Do you have a habit of paying bills late because of your lack of priorities or seriousness in financial planning? Every bill you pay late goes against you in one way or another. Why would you pay your bills late? This makes me think other areas of your life are imbalanced and/or that there is a root to the issue that you may need consider and address honestly.

Don't fool yourself, when scripture says, “Don't store up treasures on earth”, it doesn't mean you shouldn't have money or nice things. It is referring to what your priorities are and where you put your heart investment. As we seek the Kingdom first, all else will be added to us.

When the Bible talks about not worrying about clothes or food, take it to heart. If this is what Christ said then make him prove himself in these areas. Pay your tithe and your bills and wait for the blessings from heaven to come. God will provide if you let him and as you live a life of integrity and faithfulness. Be honest with yourself, do you have a trust issue? Let yourself find freedom in this area through prayer and seeing God show up. He is your identity so don't give into fear. He will provide, defend, bring hope and show you his ways are far greater than ours. Just let him work.

As you have more questions you can reference Pastor Kate and Deb. They would love to help you be successful and help you find freedom from generational curses. We will not just help you be successful but we would love to help you fight wrong mindsets and trust issues, helping you go a step ahead of those around you so you can be blessed and be a blessing.