

Success in College... *God's Way*

MANAGING MY FINANCES I

▪ MONEY = COINED LIFE

WHY IS THERE SO MUCH IN THE NEW TESTAMENT ABOUT MONEY?

Matthew 25 ²⁶"But his lord answered and said to him, "You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. ²⁷So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. ²⁸So take the talent from him, and give it to him who has ten talents."

Mark 12 ⁴¹Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. ⁴²Then one poor widow came and threw in two mites, which make a quadrans [very small copper coins worth a fraction of a penny]. ⁴³So He called His disciples to Himself and said to them, "Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; ⁴⁴for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood."

1 Timothy 6 ⁹But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. ¹⁰For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

Finances are very important for many reasons.

- Most divorces involve problems that have a large financial component.
- Support of churches and other ministries suffers due to a general lack of tithing by the congregation.
- Bankruptcies are at all time highs.
- Being in debt is not fun. The stress associated with dealing with debts that cannot be paid will lead to health and relationship problems.
- Insurmountable debt can happen at any income level.

IS IT BAD TO DESIRE TO BE WEALTHY?

DOES JESUS WANT ALL CHRISTIANS TO BE WELL OFF FINANCIALLY?

IS DEBT EVIL?

SHOULD I BE TITHING? IS IT SOMETIMES NECESSARY TO GIVE MORE THAN 10%?

HOW MUCH CAN I AFFORD IN SCHOOL LOANS?

WHAT HAPPENS AFTER COLLEGE, SHOULD I BUY A HOUSE, NEW CAR, ETC. RIGHT AWAY?

HOW MUCH SHOULD I BE SAVING?

HOW MUCH SHOULD I BE PUTTING AWAY FOR RETIREMENT?

WHEN I'M MARRIED, SHOULD BOTH OF US WORK? HOW ABOUT WHEN WE HAVE KIDS?

Philippians 4 ¹⁹And my God shall supply all your need according to His riches in glory by Christ Jesus.

WHAT IS THE PROPER ATTITUDE TO HAVE TOWARDS MONEY?

- IT'S REALLY GOD'S MONEY
- GOD WILL SUPPLY ALL MY NEEDS
- THERE'S A DIFFERENCE BETWEEN NEEDS AND WANTS
- TITHING IS ONE IMPORTANT WAY I SHOW MY COMMITMENT TO JESUS CHRIST
- PRUDENT SPENDING ALLEVIATES A LOT OF HEART ACHES
- HAVING AND UNDERSTANDING A FINANCIAL BUDGET WILL HELP ME SPEND MY MONEY WISELY
- STAYING OUT OF DEBT PAYS OFF

Psalm 50 ⁹I will not take a bull from your house, Nor goats out of your folds. ¹⁰For every beast of the forest is Mine, And the cattle on a thousand hills. ¹¹I know all the birds of the mountains, And the wild beasts of the field are Mine.

WHAT ARE THE STEPS I NEED TO TAKE TO SUCCESSFULLY HANDLE MY FINANCES NOW AND IN THE FUTURE?

If Jesus isn't Lord of your money, He isn't Lord of the rest of your life either.