

A God Sized View of Money



Big Idea:

God's goal for our financial life is that it would be driven by the grand call of his kingdom, not merely by personal need and provision.

Who is God?

- Creator
- Sustainer
- Savior
- Father

Creator

In the beginning, God created the heavens and the earth.

Genesis 1:1

Creator

And God said...

Genesis 1:3

Creator

Every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine.

Psalms 50:10-11

Sustainer

He is the image of the invisible God, the firstborn of all creation... And he is before all things, and in him all things hold together.

Colossians 1:15-17

Savior

He saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit, who he poured out on us richly through Jesus Christ our Savior.

Titus 3:5-6

Father

As a father shows compassion to his children, so the LORD shows compassion to those who fear him.

Psalms 103:13

Father

...so that being justified by his grace we might become heirs according to the hope of eternal life.

Titus 3:7

Who are we?

- Creature
- Sinner
- Sufferer
- Saint

Creature

So God created man in his own image, in the image of God he created him; male and female he created them.

Genesis 1:27

Sinner

For all have sinned and fall short of the glory of God.

Romans 3:23

Sufferer

For the creation was subjected to futility, not willingly, but because of him who subjected it, in hope that the creation itself will be set free from its bondage to decay and obtain the freedom of the glory of the children of God. For we know that the whole creation has been groaning together in the pains of childbirth until now.

Romans 8:20-22

Saint

But God, being rich in mercy, because of the great love with which he loved us, even when we were dead in our trespasses, made us alive together with Christ.

Ephesians 2:4

Four Foundations of a Gospel Worldview

- At the center of the universe is a God of incalculable glory
- We live in a world terribly broken by sin
- God offered us his heart and life-transforming grace
- We were created to live for something bigger than ourselves

Financial Roadmap

- Save \$1,000
- Create a Spending Plan
- Pay off consumer debt
- Save for the future
- Pay your mortgage
- Invest for the future

Emergency Fund

Save \$1,000



Emergency Fund

- Why an Emergency Fund?
 - Allows you to weather unexpected expenses without resorting to debt.

Emergency Fund

- What it is for
 - Rainy-day events
 - Unexpected expenses
- What it is NOT for
 - Known, planned expenses
 - Knowable, plan-able expenses
 - Discretionary spending

Emergency Fund

- Where to get the money?
 - Monthly budget
 - Sell something
 - Work extra hours

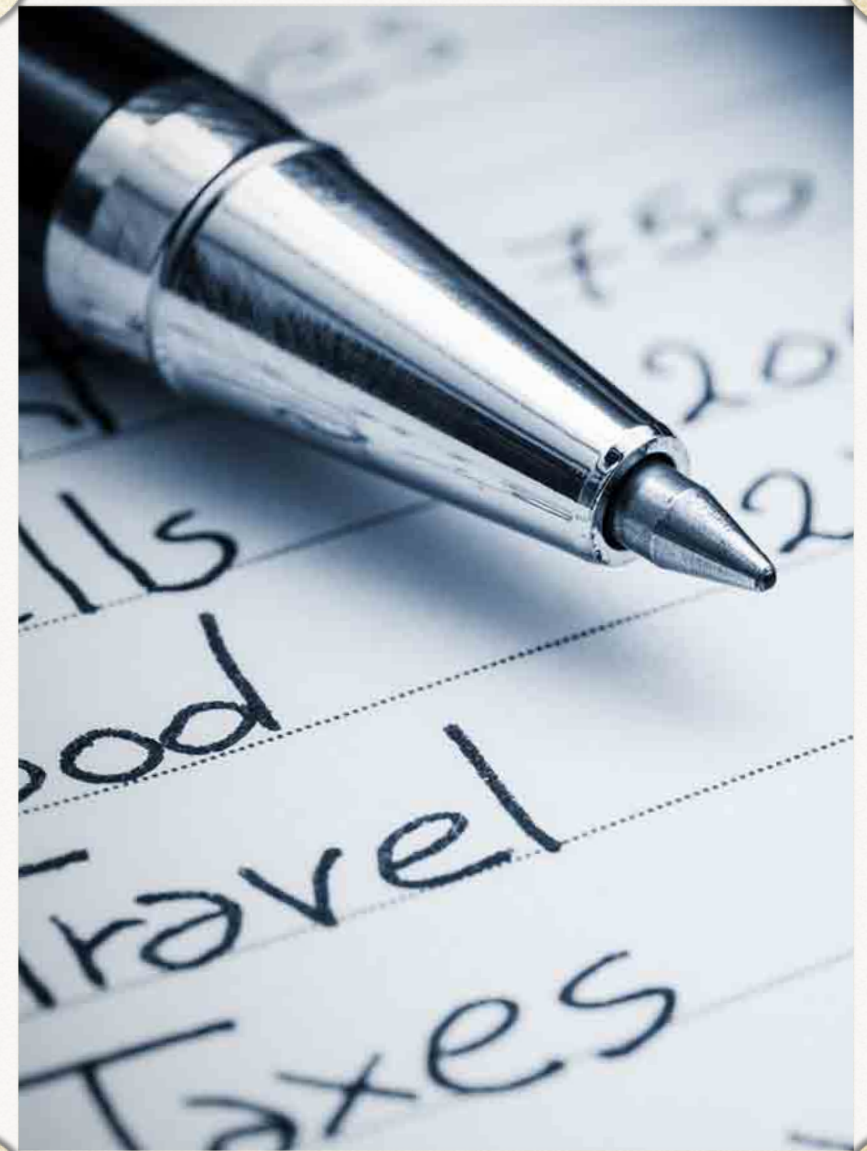
Emergency Fund

- How to make an Emergency Fund
 - Open a separate savings account
 - Don't allow overdraft protection
 - Keep it safe
 - Keep it liquid

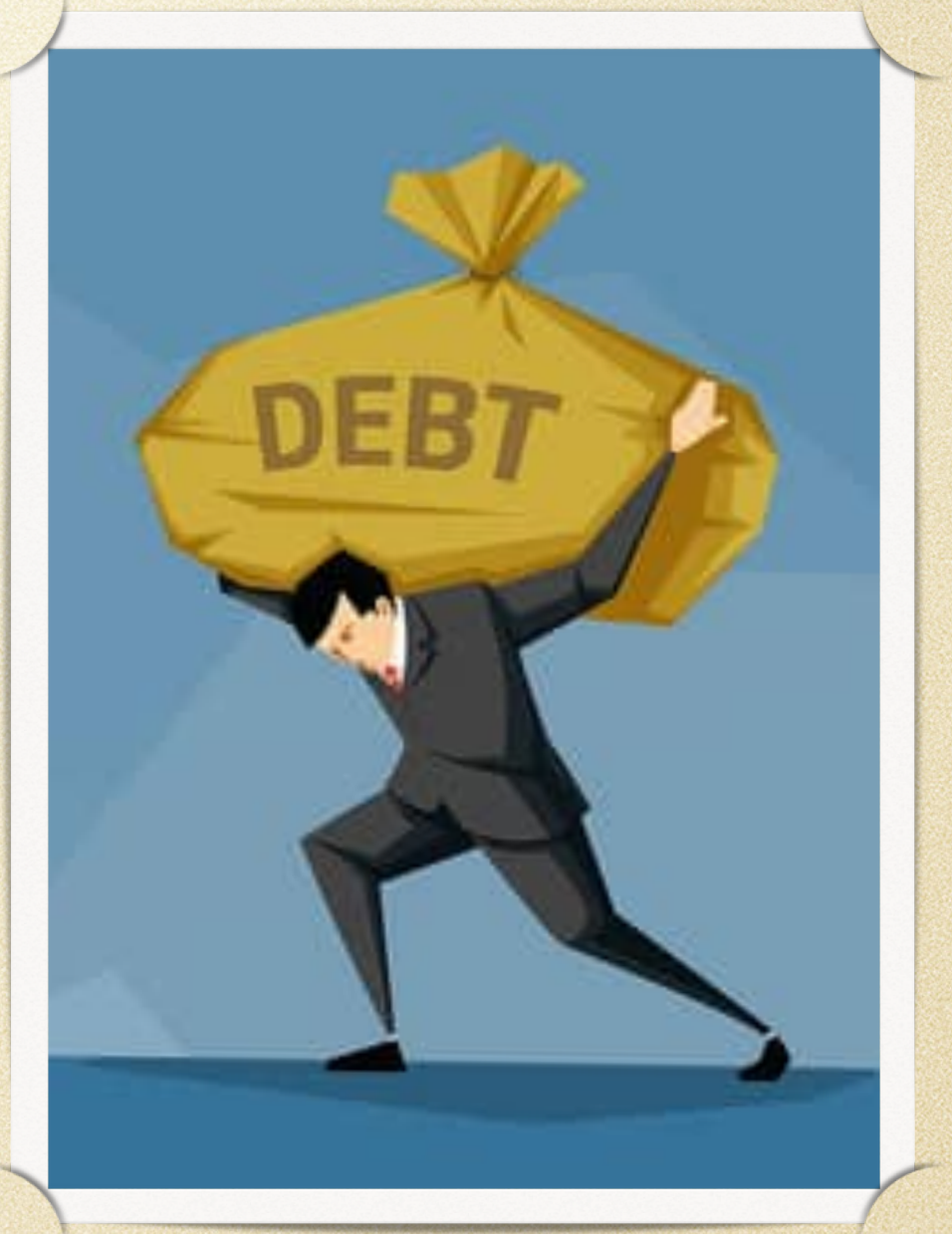
Emergency Fund

- Use your Emergency Fund
 - Make a plan
 - Replenish your fund

Create a Spending Plan



Pay off
consumer
debt



Save for the
Future



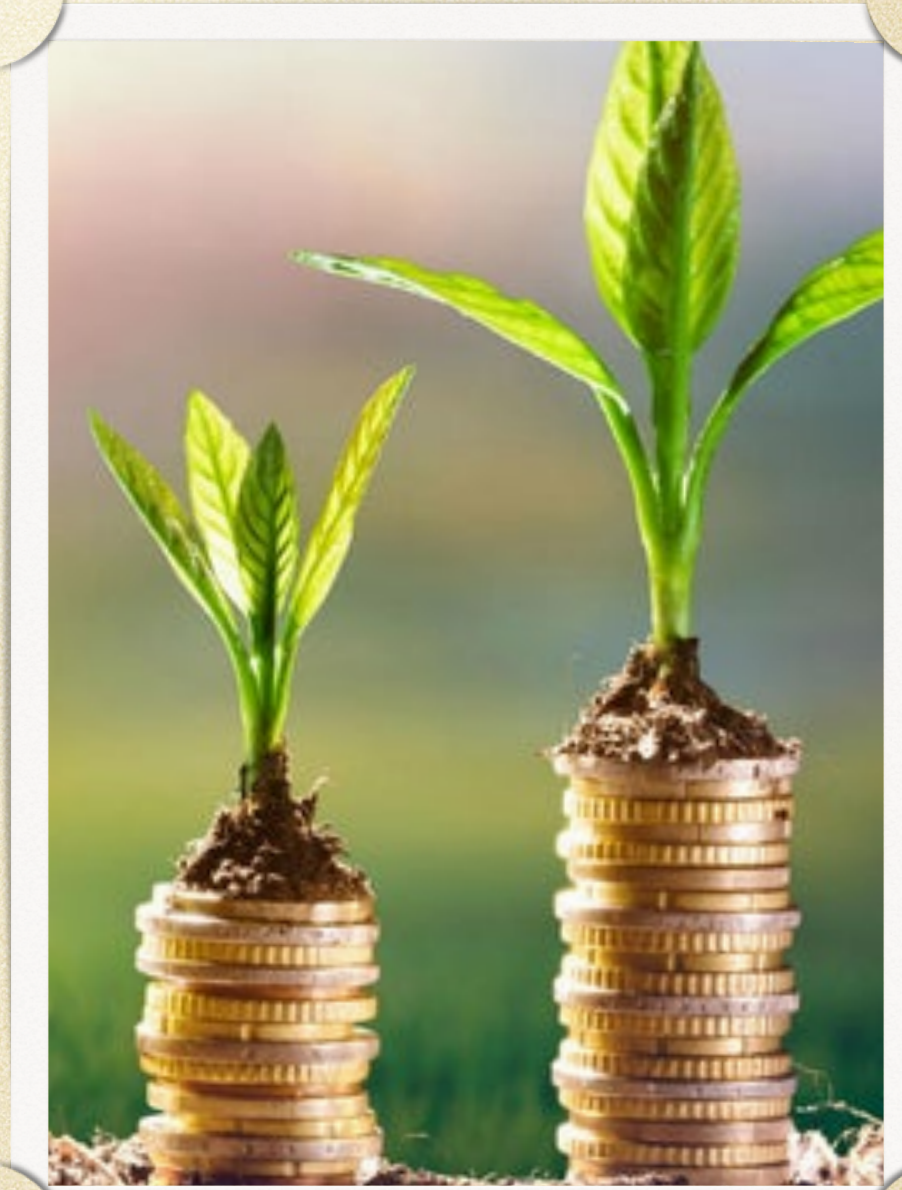
Save for the Future

- Increase your emergency fund to 3 months living expenses
- Identify areas of knowable / plan-able expenses
 - Car
 - Vacation
 - Taxes
 - Kids' education

Pay your Mortgage



Invest for the Future



For those whom he foreknew he also predestined to be conformed to the image of his Son, in order that he might be the firstborn among many brothers. And those whom he predestined he called, and those whom he called he also justified, and those whom he justified he also glorified. What what shall we say to these things? If God is for us, who can be against us? He who did not spare his own Son but gave him up for us all, how will he not graciously give us all things?

Romans 8:29-32