

FAITH &
FINANCE

Biblical Stewardship

Telling Your Money Where To Go

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MICAH
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Colossians 3:23-24

- ²³ Whatever work you do, do it with all your heart. Do it for the Lord and not for men. ²⁴ Remember that you will get your reward from the Lord. He will give you what you should receive. You are working for the Lord Christ.



Matthew 6:21

- For where your treasure is, there your heart will be also.



Proverbs 21:20

- The wise have wealth and luxury, but fools spend whatever they get.



Luke 16:10

- If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities.



"A fool and his money are soon parted."

Formula of Fools:

$I + \text{Want} = \text{Spend}$

- Thomas Tusser



Two Clients -

- **Lavish Larry**

- Aged 25
- Graduate Engineer
- Profile:
 - Has a large friendship group.
 - Enjoys having new experiences which can take priority for him
 - Wants to climb the career ladder

- **Prudent Pete**

- Aged 25
- Graduate Engineer
- Profile:
 - Has a large group of friends
 - Likes to have new experiences within reason
 - Wants to climb the career ladder



Lavish Larry Income: £2,000 per Month

Expenses

Mortgage/rent	£900
Utilities	£200
Food	£250
Transport	£150
Entertainment	£200
Unplanned/impulse	£250
Credit Card/loan	£100
Tithes/Offering	£0
Savings/Investment	£0

- Total expense: £2,050
- Remaining Balance: -£50
- Classified: Foolish spending



Prudent Pete Income: £2,000 per Month

Expenses

Mortgage/rent	£800
Utilities	£150
Food	£200
Transport	£100
Personal Insurance	£50
Entertainment	£100
Unplanned/impulse	£0
Credit Card/loan	£0
Tithes/Offering	£100
Savings/Investment	£200

- Total expense: £1,700
- Remaining Balance: £300
- Classified: Wise spending



Lavish Larry Income: £3,000 per Month

Expenses

Mortgage/rent	£1,200
Utilities	£250
Food	£400
Transport	£200
Entertainment	£450
Unplanned/impulse	£400
Credit Card/loan	£250
Tithes/Offering	£0
Savings/Investment	£0

- Total expense: £3,150
- Remaining Balance: -£150
- Classified: Foolish spending



Prudent Pete Income: £3,000 per Month

Expenses

Mortgage/rent	£1,000
Utilities	£200
Food	£300
Transport	£150
Entertainment	£200
Personal Insurance	£100
Unplanned/impulse	£0
Credit Card/loan	£100
Tithes/Offering	£300
Savings/Investment	£450

- Total expense: £2,800
- Remaining Balance: £200
- Classified: Wise spending



Lavish Larry Income: £5,000 per Month

Expenses

Mortgage/rent	£2,000
Utilities	£300
Food	£500
Transport	£500
Entertainment	£800
Unplanned/impulse	£650
Credit Card/loan	£550
Tithes/Offering	£50
Savings/Investment	£0

- Total expense: £5,350
- Remaining Balance: -£350
- Classified: Foolish spending



Prudent Pete Income: £5,000 per Month

Expenses

Mortgage/rent	£1,500
Utilities	£200
Food	£400
Transport	£250
Entertainment	£350
Personal Insurance	£100
Unplanned/impulse	£0
Credit Card/loan	£200
Tithes/Offering	£600
Savings/Investment	£800

- Total expense: £4,400
- Remaining Balance: £600
- Classified: Wise spending



It's not about how much you make...

It's about how much you keep!

Lavish Larry

- Income: £5,000 per Month
- Total expense: £5,350
- Remaining Balance: -£350
- Debt increases £350 pm = £4,200 pa
- No asset accumulation

Prudent Pete

- Income: £2,000 per Month
- Total expense: £1,700
- Remaining Balance: £300
- Savings £200 pm = £2,400 pa
- No debt accumulation



5 Things That Will Help You Spend Wisely

Number 1

STOP Comparing Yourself to Others!!!

- Live in your lane
- A lack of Contentment – unhappiness with what you have.
- Can be linked to covetousness – the desire for what others have
- Col 3:5 (NKJV) Covetousness is Idolatry
- Philippiian 4:11-13



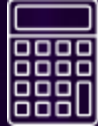


5 Things That Will Help You Spend Wisely

Number 2

Start Tracking Your Spending

- Find out where your Money is going
- Use a monthly spreadsheet to monitor your spending – **STICK TO YOUR PLAN!!!**
<https://www.moneysavingexpert.com/banking/budget-planning/#spreadsheet>
- **Luke 16:10 – If you are faithful in the little things, you will be faithful in the large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities**



5 Things That Will Help You Spend Wisely

Number 3

SPEND LESS THAN YOU EARN

- Budget and set up a maximum monthly spending plan
- If your expenses exceed your income,
then your upkeep will be your downfall!!!



5 Things That Will Help You Spend Wisely

- Number 4

- **Stop Impulse Spending**



5 Things That Will Help You Spend Wisely

- Number 5
- Seek Godly and wise (professional if required) counsel
- Proverbs 12:15 - The way of a fool is right in his own eyes, But he who heeds counsel is wise.