

Budgeting = Planning – Just Do It!

A. God expects us to know our finances

- a) Pv 27:23: Be sure you know the condition of your flocks, give careful attention to your herds;

B. God expects us to manage our finances and make plans for them. Get a Budget!

- a) Pv 16:3 First of all, you need to have a plan. Your plan cannot succeed if you don't have a plan. A Budget is a type of plan. You need to have a Budget. Make one. Start today, right now, I'm serious!
 - i) Commit to the LORD whatever you do, and your plans will succeed.
- b) Pv 16:9 God will change & modify your budget.
 - i) In his heart a man plans his course, but the LORD determines his steps.
- c) Pv 19:21
 - i) Many are the plans in a man's heart, but it is the LORD's purpose that prevails.
- d) Lk 16:8-15 – Dishonest Manager. Your Budget should include Giving / Generosity
 - i) 8"The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. 9I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. 10"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. 11So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? 12And if you have not been trustworthy with someone else's property, who will give you property of your own? 13"No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." 14The Pharisees, who loved money, heard all this and were sneering at Jesus. 15He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight.
- e) Mt 25:24-30 Talents (see also Luke 19:12-27). Your Budget should include Savings / Investment.
 - i) 24"Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.' 26"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. 28" 'Take the talent from him and give it to the one who has the ten talents. 29For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. 30And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

C. God expects us to Save

- a) Pv 21:20 Learn to Save
 - i) In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.
- b) Pv 13:11 Save little by little
 - i) Dishonest money dwindles away, but he who gathers money little by little makes it grow.
- c) Pv 6:6-8 Learn from others
 - i) 6 Go to the ant, you sluggard; consider its ways and be wise! 7 It has no commander, no overseer or ruler, 8 yet it stores its provisions in summer and gathers its food at harvest.
- d) Save for contribution, church events, missions (plan ahead)

D. God expects us to seek advice about our finances and our plans for them

- a) Pv 19:20
 - i) Listen to advice and accept instruction, and in the end you will be wise.
- b) Pv 19:27
 - i) Stop listening to instruction, my son, and you will stray from the words of knowledge.
- c) Pv 15:22
 - i) Plans fail for lack of counsel, but with many advisers they succeed.

E. God expects us to work hard and not be Lazy.

a) The Lottery is NOT a plan. Neither is gambling. Luck is not mentioned in Bible (either good or bad). These things do NOT involve work or productivity.

b) Watch out for the Sluggard

- (1) Pv 6:9-11 (see also Pv 6:6-8 above)
 - (a) 9 How long will you lie there, you sluggard? When will you get up from your sleep? 10 A little sleep, a little slumber, a little folding of the hands to rest- 11 and poverty will come on you like a bandit and scarcity like an armed man.
- (2) Pv 10:26
 - (a) As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him.
- (3) Pv 13:4
 - (a) The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied.
- (4) Pv 15:19
 - (a) The way of the sluggard is blocked with thorns, but the path of the upright is a highway.
- (5) Pv 19:24 (same as Pv 26:15)
 - (a) The sluggard buries his hand in the dish; he will not even bring it back to his mouth!
- (6) Pv 20:4
 - (a) A sluggard does not plow in season; so at harvest time he looks but finds nothing.
- (7) Pv 21:25
 - (a) The sluggard's craving will be the death of him, because his hands refuse to work.
- (8) Pv 22:14 (making excuses)
 - (a) The sluggard says, "There is a lion outside!" or, "I will be murdered in the streets!"
- (9) Pv 24:30-34
 - (a) 30 I went past the field of the sluggard, past the vineyard of the man who lacks judgment; 31 thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. 32 I applied my heart to what I observed and learned a lesson from what I saw: 33 A little sleep, a little slumber, a little folding of the hands to rest- 34 and poverty will come on you like a bandit and scarcity like an armed man.
- (10) Pv 26:13 (making excuses)
 - (a) The sluggard says, "There is a lion in the road, a fierce lion roaming the streets!"
- (11) Pv 26:14
 - (a) As a door turns on its hinges, so a sluggard turns on his bed.
- (12) Pv 26:15
 - (a) The sluggard is wiser in his own eyes than seven men who answer discreetly.

c) Lazy is Crazy

- (1) Pv 10:4
 - (a) Lazy hands make a man poor, but diligent hands bring wealth.
- (2) Pv 19:15
 - (a) Laziness brings on deep sleep, and the shiftless man goes hungry.
- (3) Pv 12:24
 - (a) Diligent hands will rule, but laziness ends in slave labor..
- (4) Pv 14:23
 - (a) All hard work brings a profit, but mere talk leads only to poverty.
- (5) Pv 20:13
 - (a) Do not love sleep or you will grow poor; stay awake and you will have food to spare.
- (6) Ecc 10:18
 - (a) If a man is lazy, the rafters sag; if his hands are idle, the house leaks.
- (7) Mt 25:26-30 (see parable of talents above)
- (8) Heb 6:9-12
 - (a) 9Even though we speak like this, dear friends, we are confident of better things in your case—things that accompany salvation. 10God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them. 11We want each of you to show this same diligence to the very end, in order to make your hope sure. 12We do not want you to become lazy, but to imitate those who through faith and patience inherit what has been promised.

F. Prioritize & differentiate Needs, Wants & Desires

a) Need = Absolute Necessity

i) Mt 6:31-34

- (1) 31So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32For the pagans run after all these things, and your heavenly Father knows that you need them. 33But seek first his kingdom and his righteousness, and all these things will be given to you as well. 34Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

ii) 1 Tim 6:6-7

- (1) 6But godliness with contentment is great gain. 7For we brought nothing into the world, and we can take nothing out of it. 8But if we have food and clothing, we will be content with that.

iii) Php 4:10-13

- (1) 10I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. 11I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 12I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13I can do everything through him who gives me strength.

iv) Luke 3:12-14

- (1) 12Tax collectors also came to be baptized. "Teacher," they asked, "what should we do?" 13"Don't collect any more than you are required to," he told them. 14Then some soldiers asked him, "And what should we do?" He replied, "Don't extort money and don't accuse people falsely—be content with your pay."

v) Php 4:19

- (1) And my God will meet all your needs according to his glorious riches in Christ Jesus.

b) Wants

i) Don't skip needs to obtain wants

ii) Confusing wants & needs

- (1) May need a 1 or 2 bedroom house, but want a 4 bedroom house
- (2) May need a car that runs, but want a new car
- (3) May need some sneakers, but want Air Jordans

c) Desires = Wish List

i) 2 Kings 4:1-7 {Widow's Oil}

- (1) 1 The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves." 2 Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil." 3 Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. 4 Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side." 5 She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. 6 When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing. 7 She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."
- (2) Back then, could take the children away if bill were not being paid
- (3) Widow turned to God for help. Her bills got paid AND she had a surplus.
- (4) We Should pray, "God I lay this before you!"