

This message series is all about **choosing to be purposeful** in the area of our finances. Budgeting doesn't seem very spiritual, but it is a vital part of our stewardship of the things God has given us. When we get this right, it enriches so many other areas of our life. Let's choose to be purposeFULL.

Sermon Outline:

1. Make a plan. (Budget)
Wrong – A budget is a systematic way to watch your money disappear.

Right – A budget is telling your money where to go instead of wondering where it went.

2. Budget Scale
a. Automate the important bills
b. You need to choose what is most important in order for your income to balance with your expenses.

YOUR PLAN IS ONLY AS GOOD AS IT'S EXECUTION

There are over 2000 verses in the Bible on finances.

Budgets are important, but they often don't work for people.

God promises that if we work hard and are diligent with what we have been given, He will bless our efforts.

We have to be purposeful when it comes to handling God's finances.

Biblical Finances takes faith.

God loves a cheerful giver.

Call to action:

Greg's Triple Dog Dare → Live on cash only for the next 60 days.

Suggested Discussion Questions:

- Have you ever been stuck? Share a story.
- Has discussing the subject of money over the past 3 weeks helped you in any way? Explain how if possible.
- Do you have something in mind you are saving for in 2016? Will you have to compromise something else to be able to achieve this goal?
- Have you ever successfully used a budget personally or professionally?
- Is there a way to automate your budget to limit the amount of work you need to do through the year?
- Discuss things that you have found to work. (E.g. cash only, spending freeze, automatic bill payment, etc.)
- How could someone with variable income use a budget to succeed financially?
- Greg said that your daily living expense should not exceed 20% of your take home income. How do you think you are doing in this regard?
- Studies have shown that breaking down your spending money into smaller time increments can help you to be more successful at sticking to your budget. Do you think this could help you?
- If you have children, what are some principles you have started to teach them about Biblical finances?
- Is this different than what you learned from your parents?
- What's your Starbucks / Tim Horton's order? ☺

Additional Reading / Devotions:

- Hard work (Proverbs 24:30-34)
- Providing for your family (1 Timothy 5:8)
- Handling whatever comes (Philippians 4:12-14)