

Pleasing God Through How I Handle Money
Budgeting

Sermon Outline
November 11, 2018

Text – **Proverbs 27: 23-27**

Reading Schedule:

Sunday	11/4	<i>Proverbs Ch. 4; Proverbs 27: 23-27</i>
Monday	11/5	<i>Proverbs Ch. 5; Matthew 13: 45-46</i>
Tuesday	11/6	<i>Proverbs Ch. 6; Proverbs 24: 27</i>
Wednesday	11/7	<i>Proverbs Ch. 7; Matthew 25: 14-30</i>
Thursday	11/8	<i>Proverbs Ch. 8; Proverbs 3:9-10; Proverbs 11:24-26</i>
Friday	11/9	<i>Proverbs Ch. 9; Proverbs 6: 1-8;</i>
Saturday	11/10	<i>Proverbs Ch. 10; Matthew 22:15-22</i>

Pleasing God Through How I Handle Money – Budgeting

Proverbs 27: 23-27 – *Be sure you know the condition of your flocks,^(T)
give careful attention to your herds;*

²⁴ *for riches do not endure forever,^(U)
and a crown is not secure for all generations.*

²⁵ *When the hay is removed and new growth appears
and the grass from the hills is gathered in,*

²⁶ *the lambs will provide you with clothing,
and the goats with the price of a field.*

²⁷ *You will have plenty of goats' milk to feed your family
and to nourish your female servants.*

Tools Included in the Series:

1. Giving

- a. Tithes – $\frac{1}{10}$ of the increase God has given me
 - b. Offerings – gifts above the tithe that bless others
 - c. Special or Sacrificial Gifts
2. **Planning (Budgeting) – The fundamental tool that enables us to control our money so that it doesn't end up controlling us.**
 3. Debt (Bondage) operate in freedom
 4. Saving (Freedom) make money work for you
 5. Net Worth (Wealth) the true measure of wealth

Mission Statement

At Quinn Chapel African Methodist Episcopal Church, we Magnify God by developing Christ-like Maturity in God's people, moving them from Membership to Discipleship, preparing them for Ministry to others, and for the Mission of sharing the gospel.

Values

Members are taught to tithe ...so the Body remains focused on the true purpose of the Church, sharing the gospel.

BUDGETING (PLANNING)

1. **Matthew 13: 45-46** – ⁴⁵ “Again, the kingdom of heaven is like^(AU) a merchant looking for fine pearls.⁴⁶ When he found one of great value, he went away and sold everything he had and bought it.
 - a. Three Core Truths About Money!
 - i. God created everything (Genesis 1:1)
 - ii. God owns everything. – *The earth is the LORD's and everything in it, the world, and all who live in it. (Psalm 24:1)*
 - iii. We are trustees, not owners. – *Now it is required that those who have been given a trust must prove faithful. (I Corinthians 4:2)*
 1. A trustee has no rights, only responsibilities.
 - a. They manage what belongs to someone else.

b. If I was trustee of your affairs, I would have no right to your assets, only the responsibility to handle them according to your wishes and interests.

2. In eternal terms, everything we possess belongs to God.

VIDEO – A Pearl of Great Price

1. What really impacted me was when he said, “Use them. Enjoy them. But, remember to whom they belong.”

a. Often, simply acknowledging God’s ownership goes a long way in using possessions in God-honoring ways.

b. It’s like when I borrow something from a neighbor, and recognizing it’s not mine, I’m extra careful about how I use it!

b. **Principle #1 – Every financial decision is a spiritual decision!**

c. Budget – The fundamental tool that enables us to control our money so that it doesn’t end up controlling us.

Planning (Budgeting) -Income & Expenses

Proverbs 27:23-27 – Income

1. **Proverbs 27:23 – Know what I have;**

Principle #2 – *It’s not, “When I have plenty of money, I’ll begin to manage it.” It’s “When I begin to manage it, I’ll have plenty of money.” (T. Harv Ecker – Secrets of the Millionaire Mind)*

a. **Review** the condition of my finances;

a. Take stock of **my assets** because where attention flows results grow.

b. Take care of finances daily and they will **benefit me** and **God**.

i. *One thing virtually all wealthy people have in common is they’re good at managing their money.*

ii. *Wealthy people aren’t any smarter, they just have better money management habits.*

i. *Managing money doesn't restrict freedom, it **promotes** freedom. (T. Harv Ecker – Secrets of the Millionaire Mind)*

When was the last time you reviewed your income (the money you bring in) and your assets (the value of the money, property, land, and material items you possess)?

2. **Proverbs 27:24** – Money can fly through my hands;

a. **Principle #3** – *To master money I must **manage** money. (T. Harv Ecker – Secrets of the Millionaire Mind)*

b. Unexpected events occur;

c. Things can change quickly.

2. **Proverbs 27:25-27** – **Handled** correctly I receive clothing, shelter, food – **more** than my needs.

a. Hay is very sensitive to weather conditions, especially when it is harvested.

i. In drought conditions, both seed and leaf production are stunted, making hay that has a high ratio of dry coarse stems that have very low nutritional values.

ii. If the weather is too wet, the cut hay may spoil in the field before it can be baled.

b. Thus, the biggest challenge and risk for farmers in producing hay crops is the weather, especially the weather of the few weeks when the plants are at the best age/maturity for hay.

i. A lucky break in the weather often moves the haymaking tasks (such as mowing, tedding, and baling) to the top priority on the farm's to-do list.

ii. This is reflected in the expression ***to make hay while the sun shines***.

iii. Hay that was too wet at cutting may develop rot and mold after being baled, creating the potential for toxins to form in the feed, which could make the animals sick.

c. Manage your income while you have income! Manage your money when you're making money and you'll have money when you need it!

3. INVITATION - **Matthew 13: 45-46** – ⁴⁵ “Again, the kingdom of heaven is like^(AU) a merchant looking for fine pearls.⁴⁶ When he found one of great value, he went away and sold everything he had and bought it.

STOP HERE!

Proverbs 24:27 – Expenses

1. **Proverbs 24:27** – Prioritize use; first things first; Needs before wants; business before pleasure.
 - a. Fields ready = job, savings, priority, vision, character, don’t start in the hole, develop the right habits.
 - b. *Don’t eat the **seed*** – keep the water pump primed
 - i. Plan your spending.
 - ii. Avoid impulse buying.
 - c. *The **habit** of managing my money is more important than the **amount**.* (T. Harv Ecker – *Secrets of the Millionaire Mind*)

God places value on prioritizing the use of what He’s given us. Can you identify some ways you’re handling money that God may be pleased by? How about those that would not please God?

THE UNIVERSAL PRINCIPLE OF MANAGEMENT:

1. **Matthew 25: 14-30** – The story of the talents of gold.
 - a. **Matthew 25: 28-29** – “So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have abundance. Whoever does not have, even what they have will be taken from them.”
 - a. Jesus asks, **“What did you do with what I gave you?”** Until you **show** you can handle what you’ve got, you won’t get any **more!** (T. Harv Ecker – *Secrets of the Millionaire Mind*)
2. **Proverbs 3:9-10** – Give God His **FIRST!**
3. **Proverbs 11:24-26** – Give to others – **share** with the poor.
4. **Proverbs 6:6-8** – **Save** for the future.
5. **Proverbs 24:27** – Do work first. Cover business **expenses**.

6. **Proverbs 27:26-27** – **Put aside** clothing, shelter, food, utilities, and transportation expenses.

7. **Matthew 22:15-22** – Pay your **taxes**.

8. **Proverbs 6:1-5** – Get out of **debt** – pay my **bills**.

Today's automated banking and bill paying makes executing your plan simpler than ever. Set up automated payments whenever possible. This affords you the assistance of having high priority matters addressed before other spending is done.

For simple budgeting worksheets and advice on how to better manage the money God has placed under your charge, go to:

<http://www.betterbudgeting.com/budgetformsfree-basicbudgeting.htm>

(Info on electronic giving – via text message @312 635 5554 or on our website @quinnchicago.org and click “donate” and following the prompts.)

1. God's desire is for deep relationship with His people.
 - a. Trust is suspending my own ideas and thinking bigger than my limited capacities. (Luke 1:38)
 - b. Trust is thinking on the scale of God's plans for my life (Luke 1:38)
 - c. NOTHING IS IMPOSSIBLE WITH GOD! (Luke 1:37)
2. What God desires above acts of faith is our deep and abiding TRUST!

**MIRACLES HAPPEN AT THE LEVEL OF RELATIONSHIP
WHERE I PUT MY TRUST IN GOD!**