

Lessons to Build On

The Bible urges us to “measure” our fleeting time on earth, during which we are not citizens but “ambassadors for Christ”; “sojourners” and “exiles” preparing for “the long tomorrow.”

Based on What We've Learned So Far: Christians Are Not Better; We Are Different

- **Goals**
- **Values**
- **Priorities**
- **Relationships**
- **Perspective**
- **Decision-making Process**

Financial Freedom

Financial Security

Peace of Mind

Liquidity

Eternal Perspective

No Debt

Faith-based decisions

Certainty of Income

Unity with Spouse

Financially Wise Counsel

Biblically Wise Counsel

What Is Money?

- **Money is a tool – Matthew 27:57-60**
- **Money is a test – Luke 16:11-13**
- **Money is a testimony – Matthew 5:13-16**

How God Would Have Us Look At Stewardship

- As Christians, we are bound by our destiny, not our past
- I'm not life's victim, I'm God's student
- It's about God, not me

A Biblical model for financial decision-making

Mathew 6:33 “Seek ye first
His kingdom and His
righteousness and all these
things will be added unto
you.”

Deuteronomy 8:18 “Never
forget that it is the lord
thy God who gives you
the ability to produce
wealth.”

Hebrews 13:5 “Keep your lives free
from the love of money and
be content with what you have.”

Lifestyle Under the Dominion of Christ

**“Aspire to lead a quiet life,
to mind your own business,
and to work with your own hands
that you may walk properly toward
those on the outside, and that you may
lack nothing.” 1 Thessalonians 4:11-12**

Lifestyle

Four reasons to determine how much is enough

1. We are called to provide for our family

“But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.” 1 Timothy 5:8

Lifestyle

Four reasons to determine how much is enough

2. Our focus ought to be on representing Christ, not on wealth accumulation

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” Matthew 6:19-21

Lifestyle

Four reasons to determine how much is enough

3. We are called to use our wealth to benefit others

“Everyone to whom much was given, of him much will be required, and to whom they entrusted much, they will demand the more.” Luke 12:48

Lifestyle

Four reasons to determine how much is enough

4. There are temporal consequences to consuming all that God provides

"In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." Proverbs 21:20

Life Style – Net Worth

1. Net worth is always and only a measurement of God's provision and never a measurement of significance or success.
2. Every financial decision ultimately impacts net worth.
3. Net Worth is the one number that can be quantified and therefore measured on a period to period basis.
4. My Net Worth today is the sum total of every financial decision that I have ever made.

Life Style – Net Worth

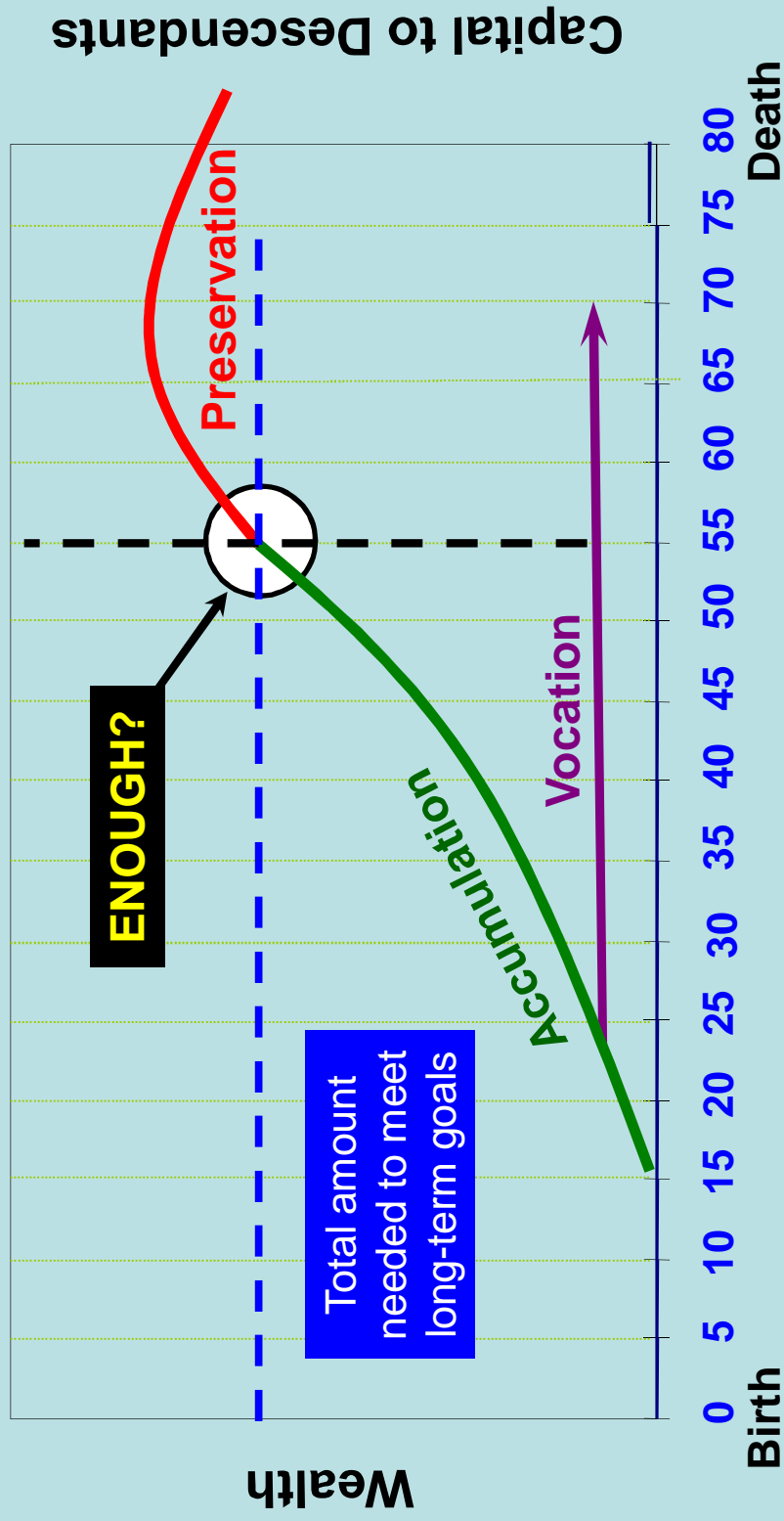
Worldly Perspective

1. Protection
2. Anxiety
3. Hoarding
4. Time is an enemy
5. No limits on accumulation
6. Mine

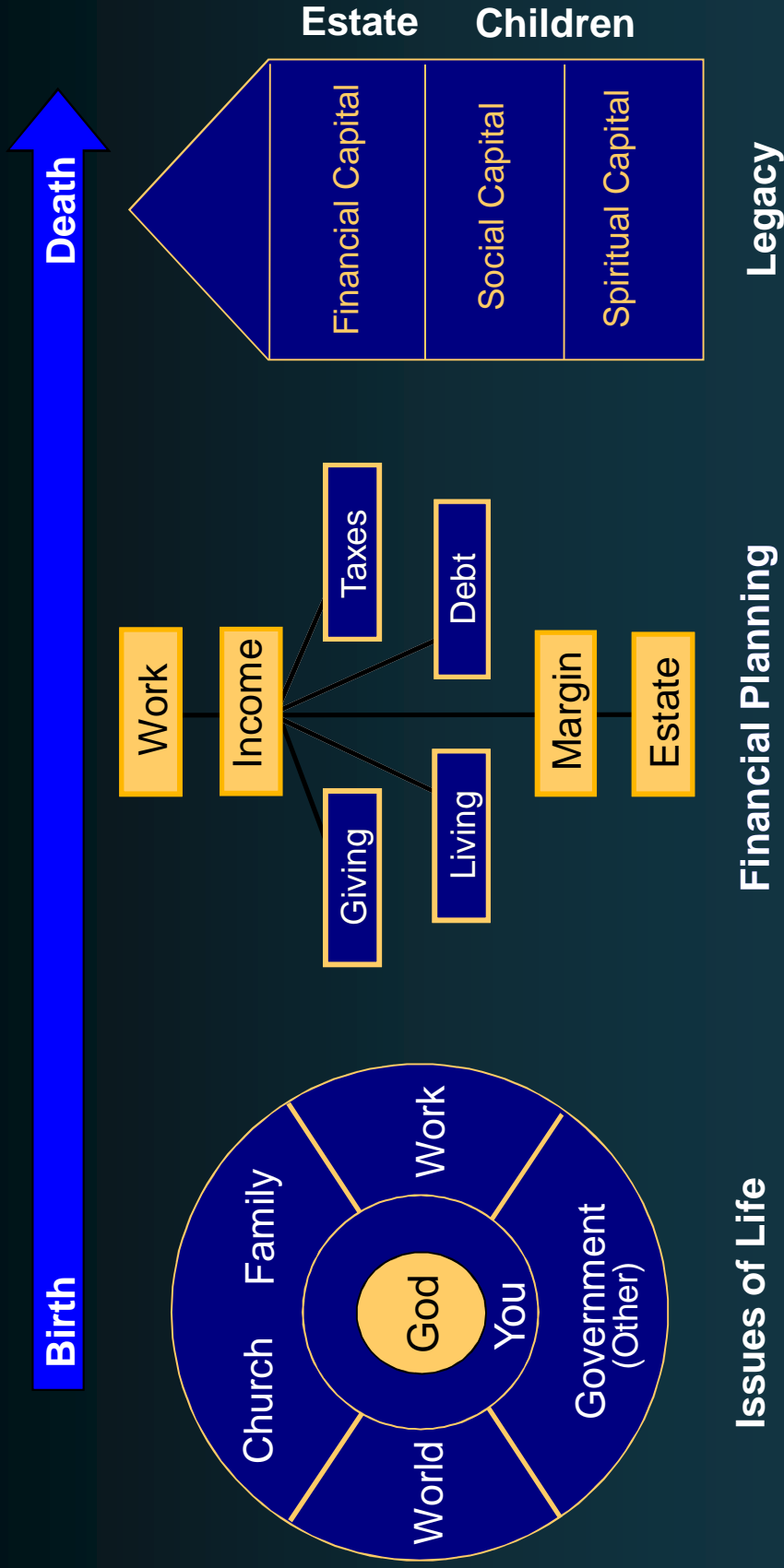
Biblical Perspective

1. Provision
2. Contentment
3. Generosity
4. Time is a tool
5. Finish lines defined
6. God's

HOW MUCH IS ENOUGH?



LIFESTYLE BALANCE SHEET



Ephesians 5:15-17
Philippians 1:9-10

Lifestyle

“Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil. Therefore do not be foolish, but understand what the will of the Lord is.”

Ephesians 15-17

“And it is my prayer that your love may abound more and more, with knowledge and all discernment, so that you may approve what is excellent, and so be pure and blameless for the day of Christ...”

Philippians 1:9,10

Determining Your Lifestyle

1. Prayerfully seek God's direction regarding your lifestyle

"Trust in the LORD with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make straight your paths." Proverbs 3:5,6

Determining Your Lifestyle

2. Learn to be content

"...I have **learned** in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me." Philippians 4:11,12

Determining Your Lifestyle

3. Avoid coveting

“You shall not covet your neighbors house, you shall not covet your neighbors wife, or his male servant, or his female servant, or his ox, or his donkey, or **anything** that is your neighbor’s.” Exodus 20:17

Determining Your Lifestyle

4. Do not compare yourself to secular images of desirable lifestyles

“Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world – the desires of the flesh and the desires of the eyes and pride of possessions - is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever.” 1 John 2:15-17

Lifestyle – Key Principles

5. Freely enjoy whatever you spend in the “Spirit.”

“For everything created by God is good, and nothing is to be rejected if it is received with thanksgiving, for it is made holy by the word of God and prayer.” 1 Timothy 4:5

Determining Your Lifestyle

6. Make an effort to live more peacefully

“...aspire to live quietly, and to mind your own affairs, and to work with your hands, as we instructed you. For everything created by God is good, and nothing is to be rejected if it is received with thanksgiving, for it is made holy by the word of God and prayer.” 1 Timothy 4:5