SESSION 2

PURSUING FINANCIAL FREEDOM

EARNING & SPENDING

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EARNING AND SPENDING

Review:		
The WHY of Genero	ous Living	
• Faithful	(stewardship) of our resources brings	
	rewards.	
• Our	living reflects the great	
of our God!		
Values		
• What we wan	t you, <i>not</i> what we want y	′ou
	one else today so that you can live (and give) like no one els Dave Ramsey	e
renewing of you	NIV to the pattern of this world, but be transformed by the ur mind. Then you will be able to test and approve what God' d, pleasing and perfect will.	's
Introduction		
God's Cycle of Fina	ncial Stewardship:	
• Earning		
 Spending 		
	Y 29:5 NIV ys, "During the forty years that I led you through the wilderned I not wear out, nor did the sandals on your feet."	ess
God looks LUKE 16:11	upon how we handle our wealth.	

True Riches

From pride to gratitude. DEUTERONOMY 8:14ff
From anxiety to trust. PHILIPPIANS 4:6-7
• From covetousness to contentment. 1 TIMOTHY 6:6; PHILIPPIANS 4:12-13
From indifference to love. MATTHEW 22:36ff
Jesus knew the potential risks of dealing with our
MATTHEW 6:24
Over verses in the Bible have to do with finances and our possessions.
Jesus talked more about material wealth than prayer, heaven, faith, hope, etc.
God looks for in managing His possessions (MATTHEW 25:21; LUKE 16:1-2).
EARNING MONEY
Work
•% of people who go to work are unhappy, don't like their job, can' wait to quit or retire.
God's View of Work
• It is —was part of a perfect
—actually God's work! GENESIS 2:15
Work is both in the Old Testament and New Testamen
EXODUS 20:9-10; 2 THESSALONIANS 3:10

Changing Demands of the Workforce

From Gallup: It's the Manager

PAST	FUTURE
My Paycheck	My Purpose
My Satisfaction	My Development
My Boss	My Coach
My Annual Review	My Ongoing Conversations
My Weaknesses	My Strengths
My Job	My Llfe
Work develops	COLOSSIANS 3:22
Work is God's means of	EPHESIANS 4:28
Work can/should bring	·
EPHESIANS 6:7-8	
• Work is God's way to provide	for family and for
in need.	FPHESIANS 4:28
mneed.	2.1123
What you	_ from working is what God has given you
to spend.	
Contentment is not based on a	what we earn or have. It is a
	ECCLESIASTES 5:10;
	ECCLESIASTES 5.10,
PHILIPPIANS 4:12-13; 1 TIMOTI	HY 6:6
• is	the primary marketing strategy in our culture.
1 SAMUEL 16:7; ROMANS 12:2	
ROMANS 12:2	
Do not conform to the pattern of	
by the renewing of your mind. T	hen you will be able to test and

by the renewing of your mind. Then you will be able to test and approve what God's will is—His good, pleasing and perfect will.

Extenuating Factors

 Minimal opport 	unity for work
• Hea l th, accider	t, infirmity/disability
Children and	: A problem in our affluent society which develops an
	mentality.
SPENDING YOUR M	DNEY
How we handle our m	oney is an index of our true
LUKE 16:11	
The more money	we have, the more we reveal our character.
We need God's	in this area. ISAIAH 55:8-9
The most significant c	ifference in God's view of material wealth and our view is that
the	is the central focus.
• Who is the	?
• What is His	?
There are only three o	ategories to our spending:
• Through	
• Into	
• For	
	nced financial plan and a balanced life, you must spend,
_	part of every dollar."
— ASKING ADOUT A	sking, Stroman, p. xv