



MANAGING GOD'S MONEY #5

Becoming A Good Manager of God's Resources

Sunday Evening April 03, 2016

LONG AGO PARENTS BE LIKE



**"DON'T SIT TOO CLOSE TO THE TV
YOU'RE GONNA RUIN YOUR EYES"**



25 YEARS LATER

JOKE OF THE DAY

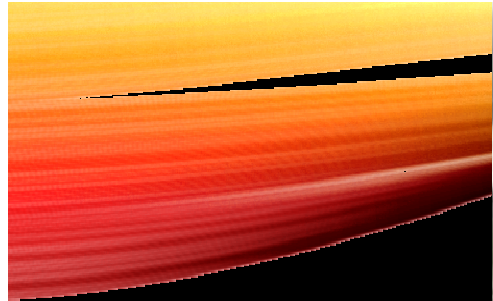


**BEHIND EVERY ANGRY WOMAN
STANDS A MAN**

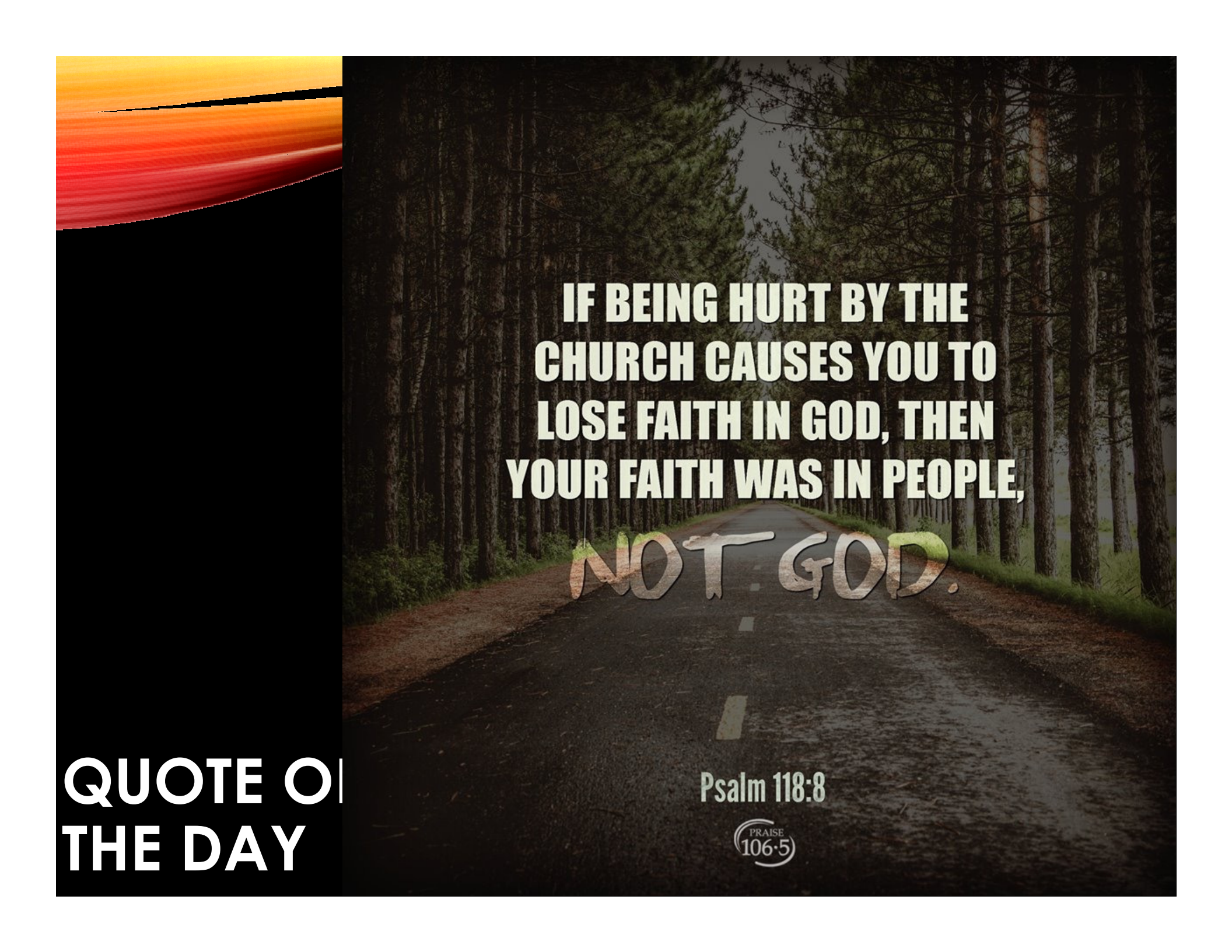
EATLIVER.COM

**WHO HAS ABSOLUTELY NO IDEA
WHAT HE DID WRONG**

JOKE OF THE DAY



JOKE OF THE DAY

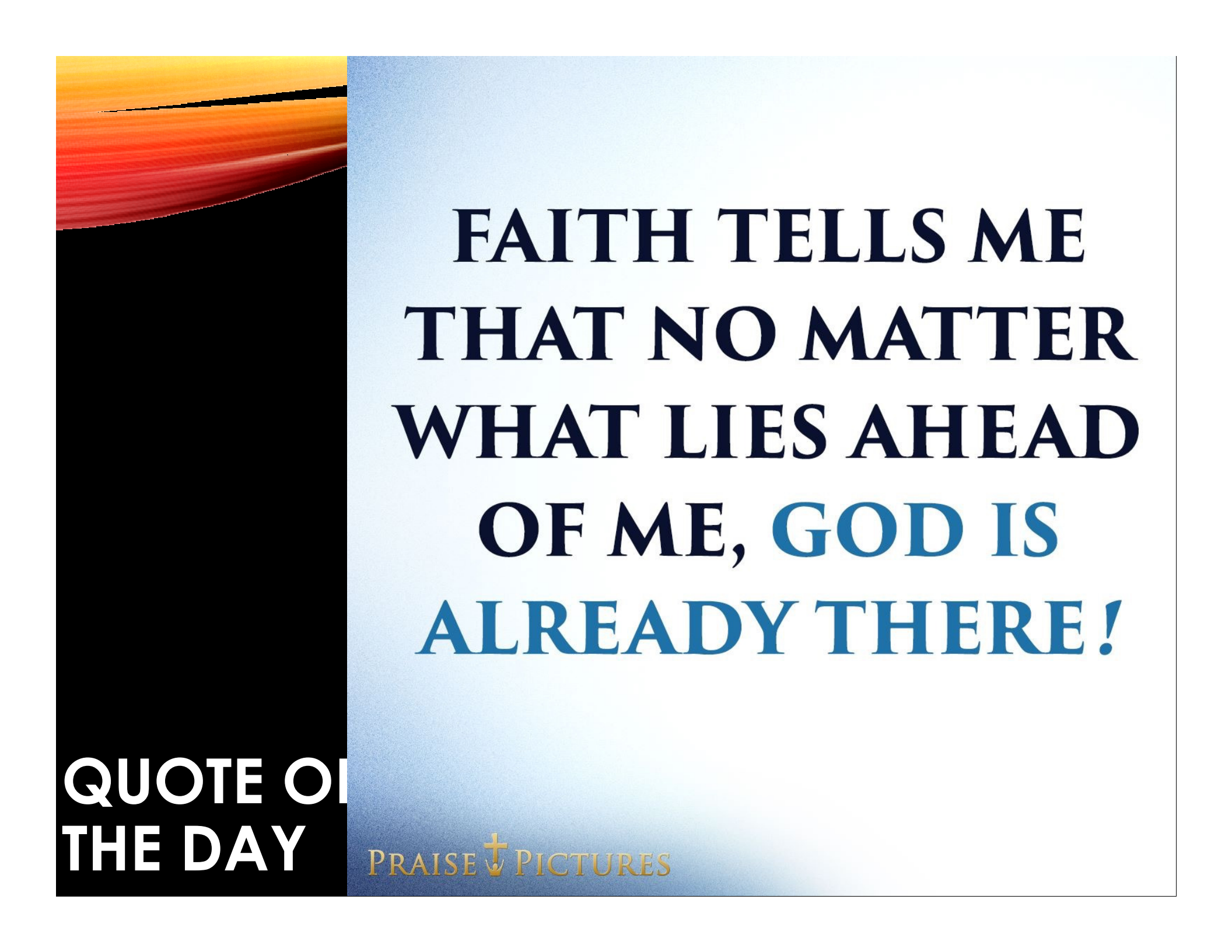


**IF BEING HURT BY THE
CHURCH CAUSES YOU TO
LOSE FAITH IN GOD, THEN
YOUR FAITH WAS IN PEOPLE,
NOT GOD.**

**QUOTE OF
THE DAY**

Psalm 118:8



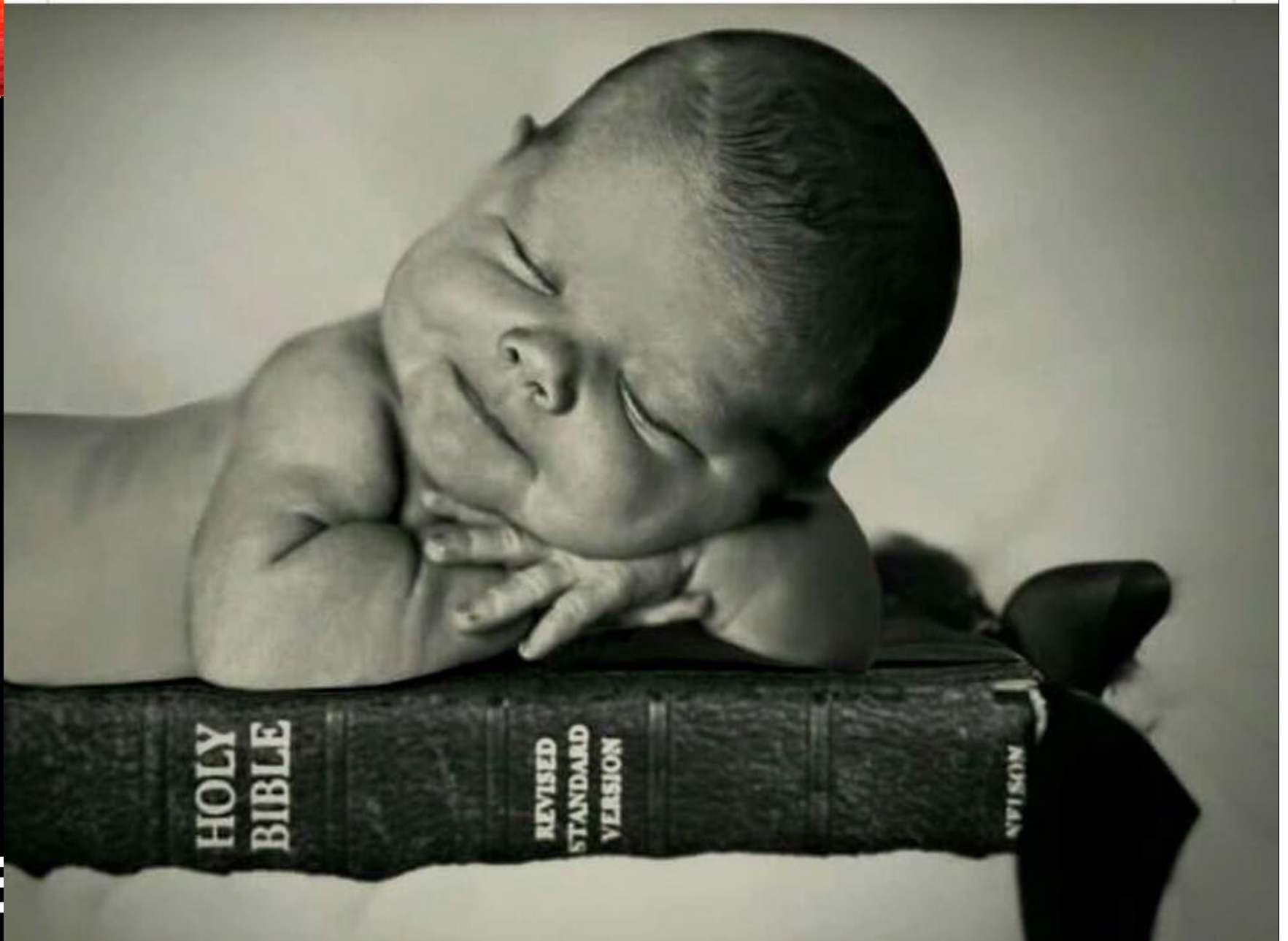


**FAITH TELLS ME
THAT NO MATTER
WHAT LIES AHEAD
OF ME, GOD IS
ALREADY THERE!**

**QUOTE OF
THE DAY**

PRAISE  PICTURES

Yes, Children do come with manuals. 🙏



QU
THE

- ❖ \$4250.00 Loan Amount
- ❖ 42 payments of \$165.47
- ❖ 30.36% Interest
- ❖ Total Payback \$6949.74
- ❖ Total Interest Paid \$2699.74

It's a great Deal.....
For the Lender!!!!

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CERTIFICATE FOR

Non-negotiable. Non-transferable. Please reply by [redacted]

Springleaf Loan Certificate

\$4,250

Offer Number: [redacted]

Lending made personal

Dear Charles,

If you could use some extra cash right now, Springleaf is ready to help. **For example, you could borrow \$4,250 for just \$165.47 per month for 42 months at 30.36% APR.** Applying is quick and easy – just stop by a local branch. If you're approved, you could get your cash the same day.

What will you use your money for?
With a Springleaf personal loan, you can use the money for almost anything: **consolidate bills, take a vacation, make home improvements or cover unexpected expenses.** It's completely up to you!

Sincerely,

Susan J. Paleo

Susan J. Paleo, Branch Manager
Springleaf Financial Services – 505.294.2800
800.713.2299

For example:
You could borrow

\$4,250

42 monthly payments

\$165.47

6949.74 Total
2699.74 Interest - 64% of the original borrowed

Offer Number: [redacted]

IN PERSON
Visit our branch at:
11221 Menaul Blvd. NE
Albuquerque, NM 87112-2417

BY PHONE
Call us today!
505.294.2800

ONLINE
Apply online at
springleaf.com/offer

MLN 0716

90+
YEARS
MEMBER

See other side for important information and disclosures. Please reply by April 29, 2016.

Goals for this Session: To establish that

- ❖ To get out of debt we must first deal with our spiritual lives so we may confess and repent past abuses, then address our ABC's.**
- ❖ Without a Capital Fund, replacements, repairs and emergencies will push us into debt.**

Proverbs 3:5-6 Trust in the LORD with all thine heart; and lean not unto thine own understanding. 6 In all thy ways acknowledge him, and he shall direct thy paths.

Philippians 4:13 I can do all things through Christ which strengtheneth me.

Getting out of Debt:

Solve the case of the vanishing dollars!! Follow this Christ-centered approach to understand how you got into debt, so you may develop a plan, under God's direction, to prevent a recurrence, and to get to know Him better. This fact-finding mission to which both husband and wife should be committed; it's not finger pointing!

Review financial aspects only after prayer, reflection and a thorough investigation and written conclusion of your prior and current spiritual walk and ABC's. Usually money is not the issue but the symptom! These are some questions to which you should respond sequentially in writing:

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Is your Spiritual life FLAT?

- ❖ **Feeding on His Word?**
- ❖ **Listening to His voice**
- ❖ **Away from Church and Bible study?**
- ❖ **Talking to Him regularly?**

ABC's: What about your Attitude, Behavior & Choices?

- **Attitude towards money? Do you acknowledge your stewardship responsibilities?**
- **Behavior: Practicing "Keeping"? Using a budget?**
- **Choices recently? Have you been following a spending decision process?**

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Financial: Do you have a GRIP on your finances?

- **Goals in place? What is your “destination”?**
- **Review your expenses over the past 6 months.**
- **Investigate thoroughly all your loans – amount , cost, change in past 12 months and estimated repayment dates?**
- **Plans in place? Prepare a Net Worth Statement: List things of value (assets) less debts.**



Be honest with your own self:

- ❖ **Will you go on a 30-day “spending fast”? What are the implications?**
- ❖ **Will you commit to 30 continuous days of “quantity quiet time” to listen to Jesus?**
- ❖ **Will you confess, repent, and thank Jesus for this opportunity to draw closer to Him as you get out of debt?**

❖ ***Dave Ramsey Debt Snowball video***

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Jimmy's Budget -- Stage 3						
Income/ Expense Category	Monthly amount	Due Date	Jan. 1		Jan. 15	
Balance				\$ 500.00		\$ 340.00
Take home pay	\$ 4,000.00		\$ 2,000.00	\$ 2,500.00	\$ 2,000.00	\$ 2,340.00
Tithe	\$ (500.00)		\$ 250.00	\$ 2,250.00	\$ 250.00	\$ 2,090.00
Investments	\$ (500.00)		\$ 250.00	\$ 2,000.00	\$ 250.00	\$ 1,840.00
Available to Spend	\$ 3,000.00		\$ 3,000.00	\$ 2,000.00		\$ 1,840.00
Expenses						
Bills						
Rent	\$ 1,000.00	15th	\$ 1,000.00	\$ 1,000.00		\$ 1,840.00
Gas & Electric	\$ 140.00	8th	\$ 140.00	\$ 860.00		\$ 1,840.00
Mobile Phone	\$ 100.00	27th		\$ 860.00	\$ 100.00	\$ 1,740.00
Water & Sewer	\$ 20.00	1st		\$ 860.00	\$ 20.00	\$ 1,720.00
Auto Insurance	\$ 120.00	19th	\$ 120.00	\$ 740.00		\$ 1,720.00
Video Service	\$ 20.00	3rd		\$ 740.00	\$ 20.00	\$ 1,700.00
Car Payment	\$ 500.00	22nd		\$ 740.00	\$ 500.00	\$ 1,200.00
Credit Card Payment	\$ 300.00	21st		\$ 740.00	\$ 300.00	\$ 900.00
Living Expenses						
Groceries	\$ 220.00		\$ 110.00	\$ 630.00	\$ 110.00	\$ 790.00
Dining Out	\$ 50.00		\$ 25.00	\$ 605.00	\$ 25.00	\$ 765.00
Gasoline	\$ 400.00		\$ 200.00	\$ 405.00	\$ 200.00	\$ 565.00
Clothing	\$ 30.00		\$ 15.00	\$ 390.00	\$ 15.00	\$ 550.00
Entertainment	\$ 50.00		\$ 25.00	\$ 365.00	\$ 25.00	\$ 525.00
Household	\$ 50.00		\$ 25.00	\$ 340.00	\$ 25.00	\$ 500.00
Gifts			\$ -			
Total Expenses	\$ 3,000.00					

Source for the Snowball Debt Consolidation Spreadsheet:

<http://myexceltemplates.com/debt-snowball-consolidation-calculator-excel-spreadsheet/>

[Debt Free Scream Video](#)

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The Capital Fund:

This is a specific vehicle that allows you to save systematically to buy big-ticket items, pay for major repairs, increase insurance deductible and other non-regular spending and remain debt free. It's a plan to manage surpluses and deficits as in Genesis 41. It's targeted savings. Start a fund when you have no debt, except a mortgage. Keep funds in easily accessible accounts – not in long term investments! Start early and save regularly! Encourage you children by example to save for all purchases; don't lend them money to buy any item! Ultimately, it's His plans that prevail; yield yours to Him!

DESCRIPTION	AMOUNT TO SAVE	WHEN FUNDS NEEDED	SAVINGS PER YEAR	SAVINGS PER MONTH
Replace a Car	\$7,500	5 years	$7500/5 = \$1500$	$1500/12 = \$125$
Buy/Replace a Furnace	\$4,200	7 years	$4200/7 = \$600$	$600/12 = \$50$
Maximize Insurance Deductible	\$3,600	10 years	$3600/10 = \$360$	$360/12 = \$30$
Emergency: 3 months wages	\$4,800	4 years	$4800/4 = \$1200$	$1200/12 = \$100$
Total	\$20,100		\$3,660	\$305

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Joshua Chamberlain video

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