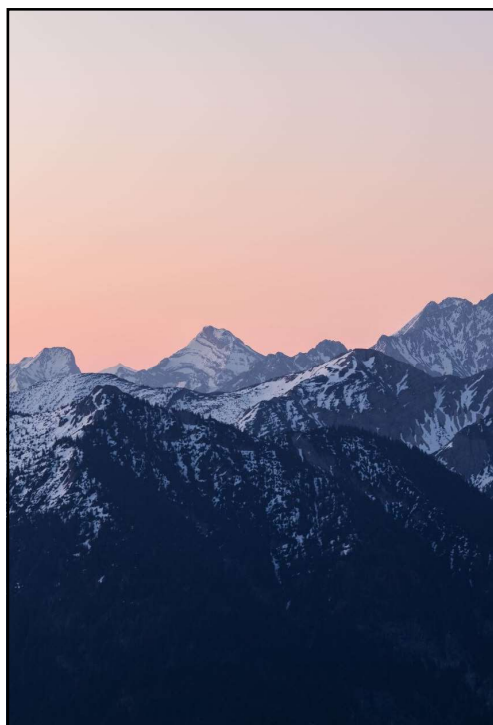




FINANCIAL FAITHFULNESS

Managing His money His way for His glory

1



GOALS

- Thinking about and doing money better
- Cultivate a **stewardship culture** in your church.

What?

Taking responsibility and giving account for how we use the resources that God has entrusted us.

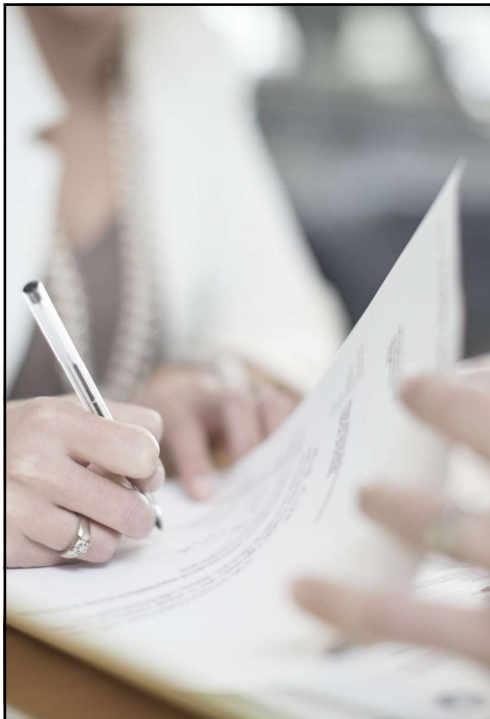
Why?

Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account. - Hebrews 4:13

How?

Asking a simple diagnostic question in every financial decision: Would God be pleased?

2



DISCLAIMERS

This presentation is of a general nature only and does not take into account your personal financial circumstances.

Matt621 Pty Ltd (ABN 25 629 593 924) trading as THESAUROS Consulting does not deal in financial products or provide product advice and this presentation should not be construed as such.

You may find some ideas here confronting.

Perhaps you need to re-orient your concept of joy.

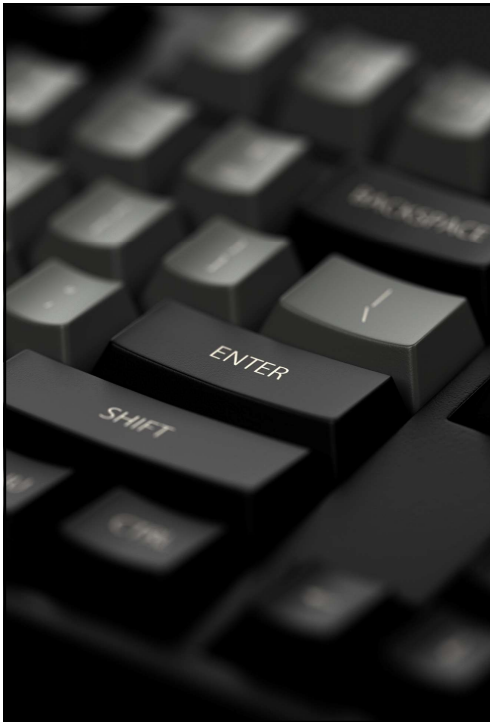
For the kingdom of God is not a matter of eating and drinking, but of righteousness, peace and joy in the Holy Spirit. (Romans 14:17)

3



PART 1: THE GOOD NEWS ABOUT MONEY

4



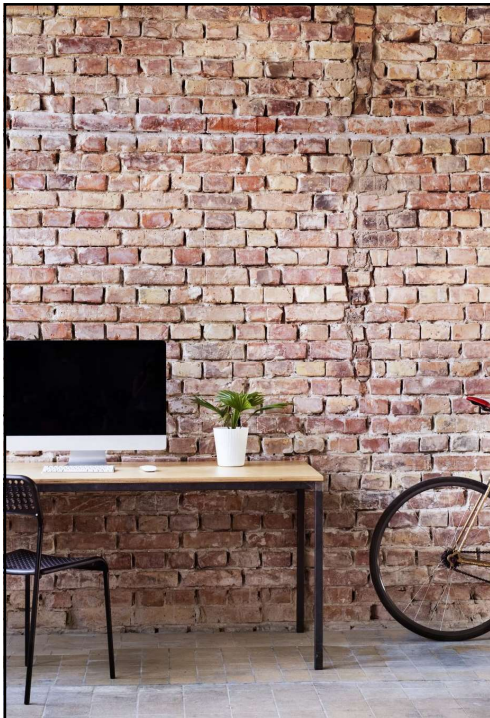
Past regrets?

We have a re-set button in Christ

Therefore, there is now no condemnation for those who are in Christ Jesus.

Romans 8:1

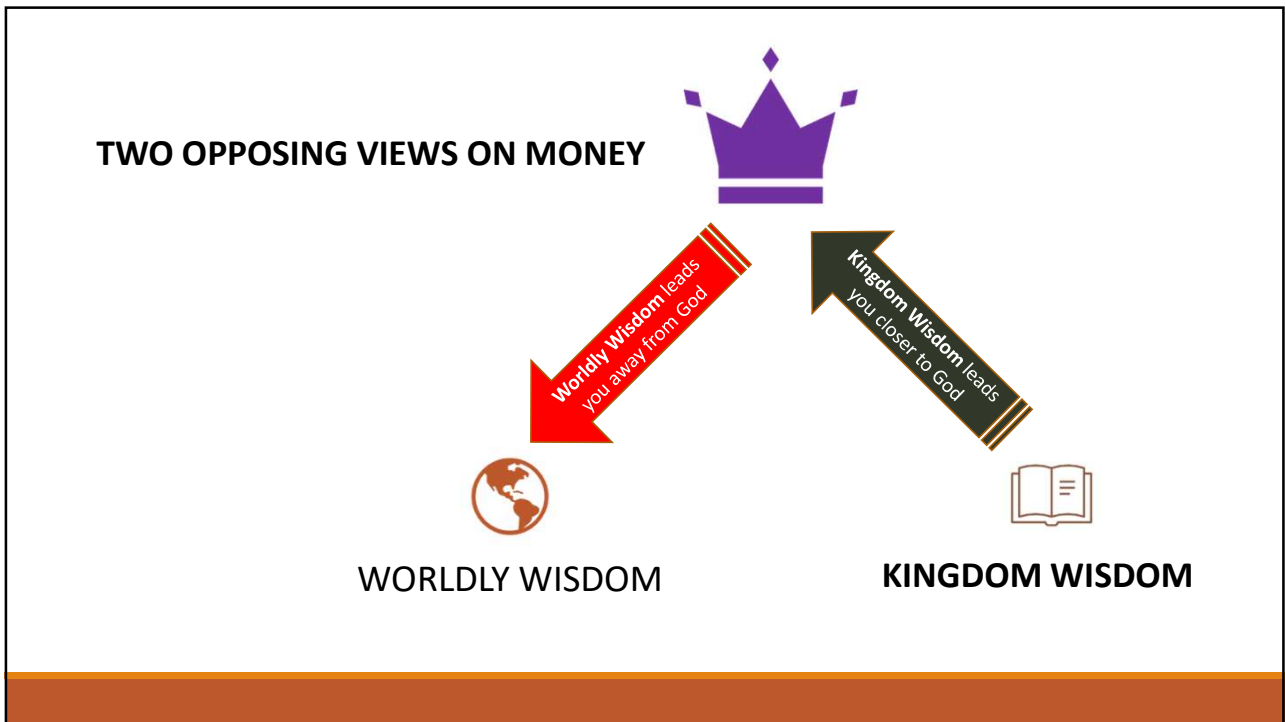
5



We need a new operating system

FLESH: our old operating system	SPIRIT: our NEW operating system
Those who live according to the flesh have their minds on what the flesh desires (Rom. 8:5a)	Those who live in accordance with the Spirit have their minds set on what the Spirit desires (Rom 8:5b)
The mind governed by the flesh is death (Rom. 8:6a)	The mind governed by the Spirit is life and peace (Rom. 8:6b)
You (Christians) are not in the realm of the flesh (Rom 8:9a)	You are in the realm of the Spirit, if indeed the Spirit of God lives in you (Rom. 8:9b)

6



7



WORLDLY WISDOM



KINGDOM WISDOM

Following worldly wisdom is the reason we have problems with money

- “You deserve all you have and MORE” vs “*Seek first the Kingdom of God*”
- “You can serve both God and money” vs “*You must choose between serving God or money*”
- The purpose for money is “satisfying your pleasures” vs “*being a good and faithful steward of the resources that God has entrusted you*”
- The number one money problem is: “you don’t have enough” vs “*you are storing treasures on earth that fade away*”

8

THE PROBLEM*

- 2 million Australians claim to be experiencing “severe financial stress”
- A further 10 million are living with some financial worry
- 1 in 6 Australians are barely able to make their minimum loan repayments

YET ...

❖ Earning the average Australian wage (\$80,000 p/a) means you are richer than 98.8% of the world’s population (with no dependents) / 92% (with 3 dependents). **

Takeaway #1

More money isn’t the solution to our problems

*) Centre for Social Impact, Financial Resilience 2018
**) <https://www.givingwhatwecan.org/>

9

```
graph TD; A[Worries of this life] --> D([Unfruitfulness]); B[Deceitfulness of wealth] --> D; C[Desires for other things] --> D;
```

Three Money Problems leading to a Spiritual one

*Still others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things **come in and choke the word, making it unfruitful.** Others, like seed sown on good soil, hear the word, accept it, and produce a crop—some thirty, some sixty, some a hundred times what was sown.”*

- **Mark 4:18-20**

10

5

Deceitfulness and Desire (or addiction) for “Stuff”

Holidays	Cars	Golf	Hobbies	Bigger houses
Wine	Dining out	Clothes	Shoes	Devices
Games	Nails	Coffee	Junk food	Swimming lessons
Bunnings	Gym membership	Gifts	Knick -knacks	Etc etc...

It has become the Western World’s drug:

- We are deceived – thinking stuff can fulfill our needs.
- We are addicted. We say we can’t live without (*insert your poison here*) when they are not basic necessities.

It happens as we treat luxuries as necessities.
It happens as we believe stuff can fill holes in our lives.

Takeaway #2
Our attitude toward stuff is the problem. It’s a spiritual one, too.

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The Worries of this Life

Job Security	Loss of home	Retirement	The Economy	Inflation
Interest Rates	Tax Law Changes	Kids Getting Jobs	Stock Market Fluctuation	Aging
Elderly Parents	Kids Education	Career Advancement	Cost of Living	Recession
Pandemic	Relationships	Mental Health	Physical Health	Etc etc...

Just as there are unlimited things you can spend your money on, there’s unlimited things you can put your money away for.

Money is the #1 source of worry for Australians

- As we overcompensate uncertainty, some of us tend to hoard (save excessively)
- It affects how we live for Christ.

It happens as we rely on money (instead of God) for our future.
It happens when we don’t have a plan/budget.

Takeaway #3
Our response in dealing with uncertainty reveals who we have faith in.

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✓ YOUR MONEY PROBLEM

	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Spending:</p> <p>Cash flow:</p> <p>Lifestyle:</p>	<p>Desires for other things</p> <p>Excess</p> <p>Debt</p> <p>Indulgence</p>	<p>Worries of this world</p> <p>Stinginess</p> <p>Hoarding</p> <p>Fear / Need</p>	<p>Deceitfulness of wealth</p> <p>Unstable</p> <p>Fluctuating</p> <p>Uncertainty</p>

13

What if you could:

- Spend purposefully
- Save purposefully
- Live without worry

Takeaway #4
How we manage money is more important than how much money we have.

What is our purpose?

Whether you eat or drink or whatever you do, do it all for the glory of God. (1 Corinthians 10:31)


Living out our purpose, we can stop worrying


So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. (Matthew 6:31-33)


Remembering God's paths are joyous to follow


You make known to me the path of life;
you will fill me with joy in your presence,
with eternal pleasures at your right hand. (Psalm 16:11)

14

 **Prioritise** - What are your necessities? List your 'nice to haves' in order of importance.

 **Record** - Download 6 or 12 months' worth of your expenses and categorise each spending.


 **Analyse** - Do your priorities reflect the Kingdom as priority? Does your spending match your priorities? Are there any adjustments needed in your spending?

 **Y?** - It works. Your money will serve your priorities. Your budget becomes your guide in making decisions.

THE PRACTICAL SOLUTION

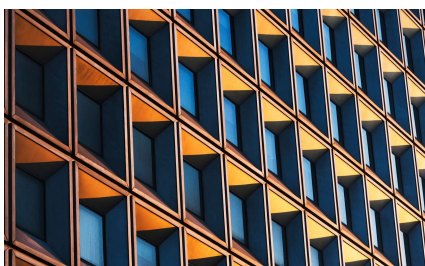
Takeaway #5
Match your spending to your priorities and your income

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PART 2: THE GOOD (AND FAITHFUL) WAYS TO MANAGE MONEY

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Why Budget?

A budget is a railing that creates freedom.

It sets us up to live out 1 Timothy 6 and:

- Be content (v.6-8)
- Not fall into the trap of temptation (v. 9)
- Not let greed sway us from the faith (v.10)
- Know our enjoyment is in God (v.17)
- Be generous and willing to share (v.18)
- Invest in things that have eternal value (v.19)

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Three Christian Stewardship Principles

- **Everything belongs to God and He is the most important reality in our lives** (*Ex. 20:3, Ps. 24:1, Ps, 89:11, Matt. 6:24, Heb 2:10*)
Godly stewardship doesn't just shape our giving. It shapes how we spend all our money. Every financial decision should consider: 'would God be pleased?'.
(Matt. 6:9-13, Gen. 1:29, Ps .136:25)
- **It is right to spend on our basic needs/our daily bread** (*Matt. 6:9-13, Gen. 1:29, Ps .136:25*)
Our basic needs include food, water, housing (adequate not luxurious) and the means to work (transport, clothing, tools).
- **As Christians, we seek the Kingdom first** (*Matt. 6:24, Matt. 6:33, Rom.14:17*)
 - If you earn \$90,000 a year and your 'daily bread' costs \$40,000 – you potentially have \$50,000 to prioritise generosity to the Kingdom ahead of our entertainment and pleasure.

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Steps to Create a Christian Budget

Prioritise

- Work out your 'Daily Bread' expenses (necessities)
- Write a list of your other priorities, most important to least important

Record

- Write down the amount you are spending on these things now
- Download your bank and credit card statements

Analyse

- Where does your priority for the Kingdom sit?
- Does your spending need re-arranging?
- Does your income cover the expenses you have?
- Do you have sufficient savings for your longer-term goals?

Y?

- because it works
- You can be a good and faithful servant
- And eliminate the worry and problems the world has with money

Takeaway #6
Evidence God is your treasure and #1 priority in your budget

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A budget is simply *purposefully* splitting the pie.



1. **Spending has a purpose.** For our basic needs and other things that we value.
2. **Giving has a purpose.** Because the Kingdom is the Christian's main priority.
3. **Saving has a purpose.** To meet our needs and priorities in the short- to medium-term future*, without going into debt.
4. **Investing has a purpose.** To meet our needs and priorities in the longer-term future, usually for retirement.

*) Future priorities may include children replacing a car, house down payment, retirement, inheritance, etc.

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Discussion: Which are Our Daily Bread Expenses?

Electricity, Water	Car Rego	Petrol	Hobbies	Rent	Wine
Dining out	Clothes	Fashion	Devices	Games	Mortgage
Coffee	Extra mortgage repayments	Kids' Sport	Bunnings	Gym membership	Gifts
Knick -knacks	Theatre tickets	Pay TV/ Netflix	Groceries	Health Insurance	Home and Car Insurance

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Step 1.
Historically, how much does your Daily Bread cost?

Groceries	\$
Car Rego	\$
Petrol / Transport	\$
Rent / Mortgage	\$
Basic clothing	\$
Electricity / Gas	\$
Water	\$
Home & Car Insurance	\$

What is your net income?

\$

Daily Bread Total:

\$

How much is your surplus?

\$

22

Step 2.

List your future priorities. Historically, how much have you actually put away towards these priorities (both eternal and this-life)?

Tip: write down the purpose of your savings, ('car', 'house', etc.) instead of the instrument ('shares', 'additional super', etc.)

\$ Rainy Day	\$ Personal Debt Reduction	} Purposeful Saving
\$	\$	
\$	\$	
\$ Local Church	\$ Other Mission	
<div style="border: 2px solid #8B4513; padding: 5px; display: inline-block;"> Future Priorities Total: \$ </div>		

23

Step 3.

How much do you spend on other stuff?

Surplus less Future Priorities =
\$ _____

Technology	Health insurance	Private school	Discretionary Total: \$												
Other Charities	Gifts	Kid's extracurricular													
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #8B4513; color: white; padding: 5px;">Hobbies</td> <td style="background-color: #6B3A1E; color: white; padding: 5px;">Alcohol</td> <td style="background-color: #5D4E3D; color: white; padding: 5px;">Dining out</td> </tr> <tr> <td style="background-color: #7C9A4E; color: white; padding: 5px;">Devices</td> <td style="background-color: #5D7A6E; color: white; padding: 5px;">Games</td> <td style="background-color: #8B4513; color: white; padding: 5px;">Coffee</td> </tr> <tr> <td style="background-color: #6B3A1E; color: white; padding: 5px;">Holidays</td> <td style="background-color: #5D7A6E; color: white; padding: 5px;">Theatre/ Sport Tickets</td> <td style="background-color: #7C9A4E; color: white; padding: 5px;">Gym membership</td> </tr> <tr> <td style="background-color: #5D7A6E; color: white; padding: 5px;">Knick -knacks</td> <td style="background-color: #8B4513; color: white; padding: 5px;">Fashion</td> <td style="background-color: #6B3A1E; color: white; padding: 5px;">Pay TV/ Netflix</td> </tr> </table>				Hobbies	Alcohol	Dining out	Devices	Games	Coffee	Holidays	Theatre/ Sport Tickets	Gym membership	Knick -knacks	Fashion	Pay TV/ Netflix
Hobbies	Alcohol	Dining out													
Devices	Games	Coffee													
Holidays	Theatre/ Sport Tickets	Gym membership													
Knick -knacks	Fashion	Pay TV/ Netflix													
			Entertainment Total: \$												

24

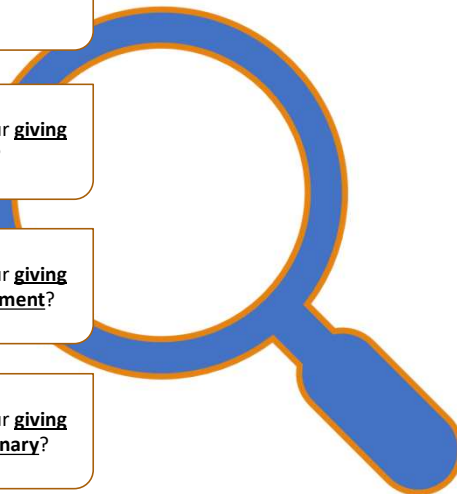
Step 4.
Analyse and make
adjustments if
necessary.

Is your spending, saving and giving
within your income?

Are you comfortable with your **giving**
compared to **savings**?

Are you comfortable with your **giving**
compared to your **entertainment**?

Are you comfortable with your **giving**
compared to your **discretionary**?



25

Create/Adjust
your Daily Bread
Budget

Groceries	\$
Car Rego	\$
Petrol / Transport	\$
Rent / Mortgage	\$
Basic clothing	\$
Electricity / Gas	\$
Water	\$
Home & Car Insurance	\$

What is your net
income?

\$

Daily Bread Total:

\$

How much is your
surplus?

\$

26

Then allocate funding for your future priorities

Tip: write down the purpose of your savings, ('car', 'house', etc.) instead of the instrument ('shares', 'additional super', etc.)

\$ Rainy Day	\$ Personal Debt Reduction	} Purposeful Saving
\$	\$	
\$	\$	
\$ Local Church	\$ Other Mission	
\$	\$	

Future Priorities Total:
 \$ _____

27

And finally your discretionary and entertainment

Surplus less Future Priorities =
\$ _____

Technology	Health insurance	Private school	} Discretionary Total: \$ _____
Other Charities	Gifts	Kid's extracurricular	
Hobbies	Alcohol	Dining out	} Entertainment Total: \$ _____
Devices	Games	Coffee	
Holidays	Theatre/ Sport Tickets	Gym membership	
Knick -knacks	Fashion	Pay TV/ Netflix	

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Then re-analyse until you are comfortable.

Is your spending, saving and giving within your income?

Are you comfortable with your **giving** compared to **savings**?

Are you comfortable with your **giving** compared to your **entertainment**?

Are you comfortable with your **giving** compared to your **discretionary**?

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A note on Saving Purposefully

- Disproportionately saving for luxuries compared to generosity.
- Putting all your surplus on extra mortgage repayments without reviewing your generosity.

Worldly Wisdom leads you away from God

Kingdom Wisdom leads you closer to God

- To avoid debt for large essential purchases (car, fridge, etc.).
- Saving for a 'rainy day' (3 to 6 months' worth of expenses, but depends on job stability).
- Additional mortgage repayments or super contributions are fine after practicing generosity,


WORLDLY WISDOM

KINGDOM WISDOM



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A note on Investing purposefully

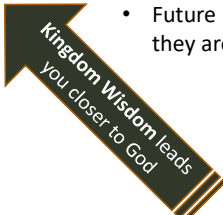

- For an extravagant retirement lifestyle;
- Simply building wealth/ superannuation without purpose or generosity in mind;
- Future bequests to family members who are not wise with their finances.



- For a reasonable/adequate retirement lifestyle;
- Potential large giving opportunities in the future, balanced with generosity now;
- Future bequests to church, balanced with generosity now;
- Future bequests to family, ensuring they are wise recipients of it.


WORLDLY WISDOM

KINGDOM WISDOM

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Expense examples




Day to day account	—	Groceries, petrol, train fares
Giving	—	Local church Mission
Savings Account (Mortgage acct if you have a mortgage)	—	Retirement/house deposit Rainy day, etc.
Lumpy Bills	—	Car insurance, electricity, rates etc Annual holiday

Stay on budget by creating banking buckets

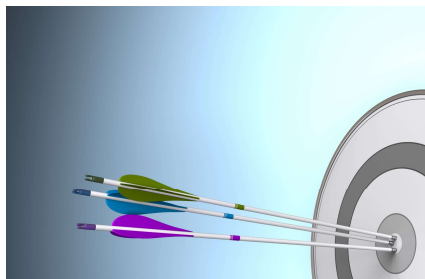
Then allocate savings, mortgage, giving automatically.

ENJOY LIFE WITHIN YOUR BOUNDARIES



32

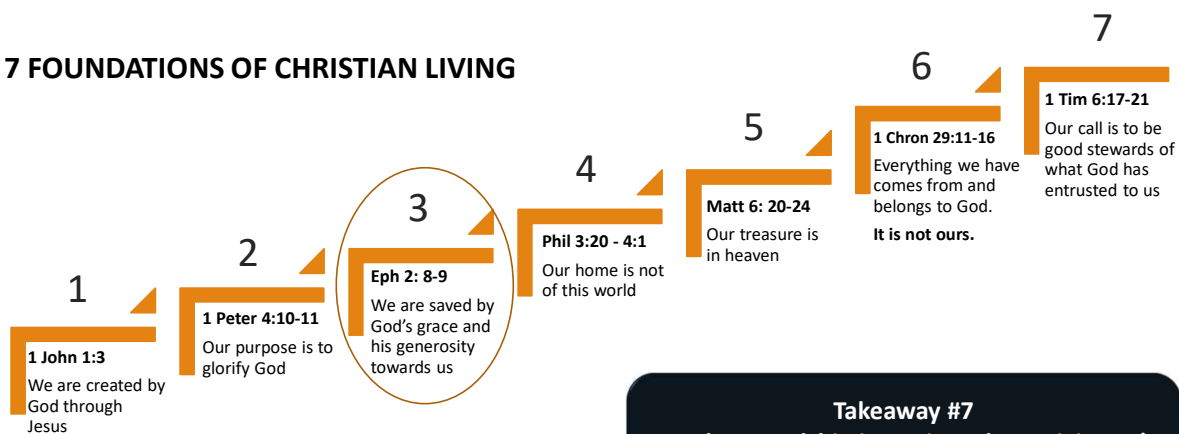
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PART 3: A GREATER PURPOSE FOR OUR MONEY

33

7 FOUNDATIONS OF CHRISTIAN LIVING

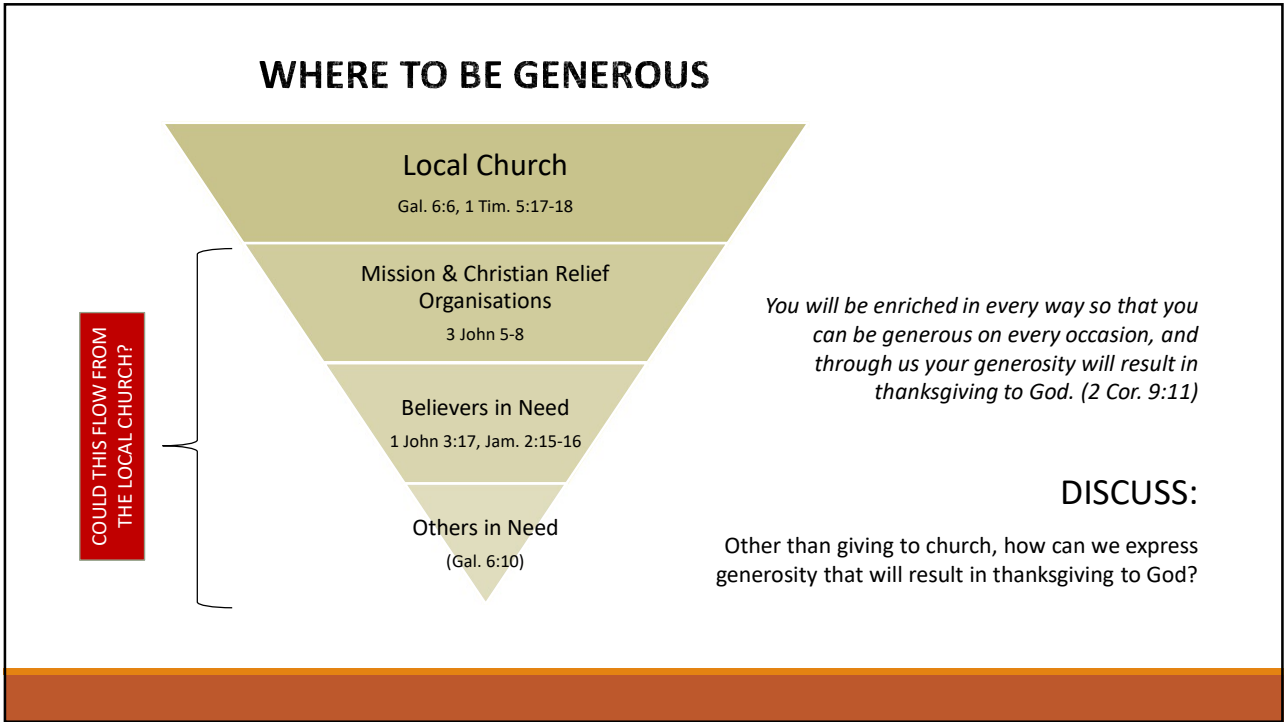


Takeaway #7
Good stewardship is not just about giving. It's how we respond to his grace in all facets of our financial decisions.

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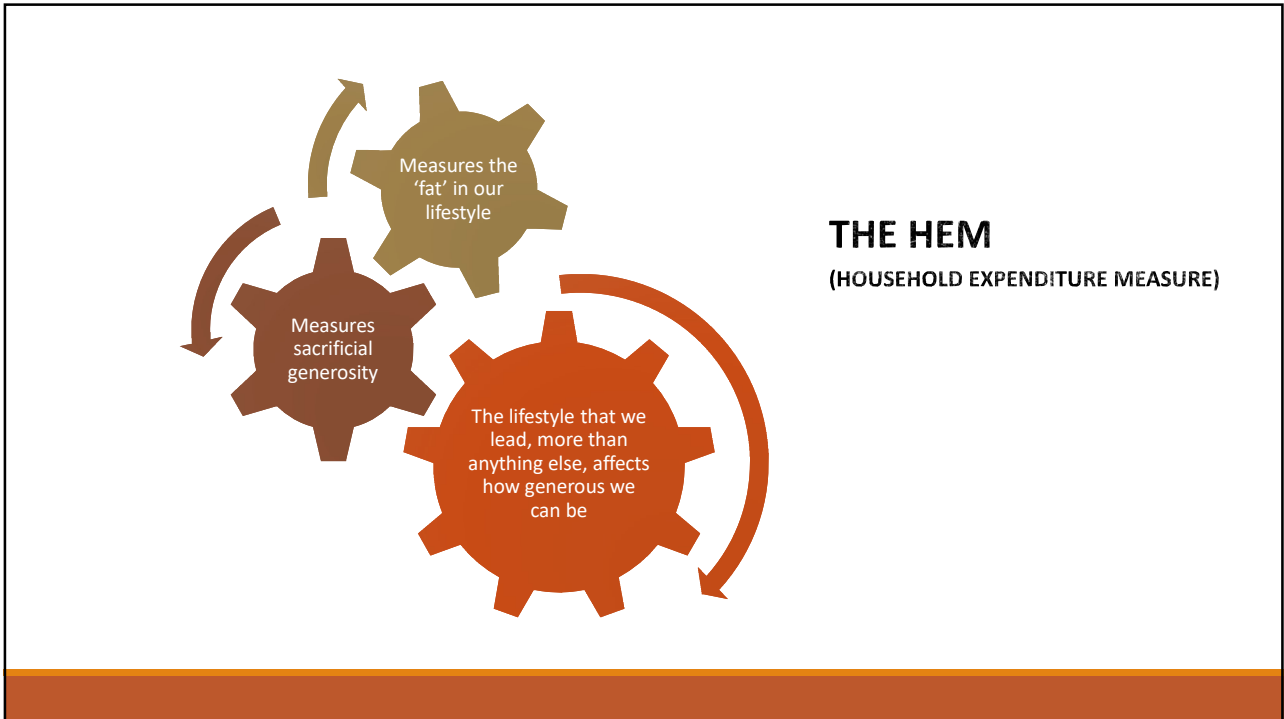
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Why we need a better measure of generosity

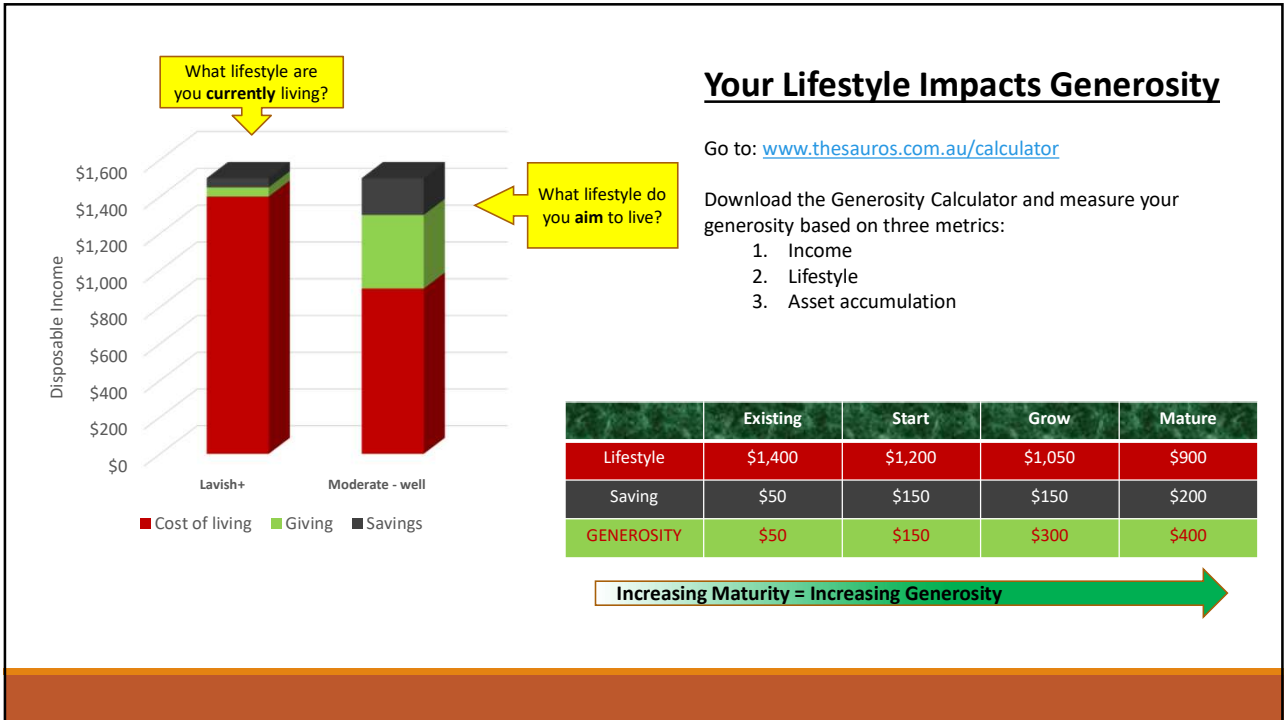
1. Tithing doesn't consider the number of dependents living off the income.
2. For high income earners, tithing does not reflect the Kingdom as being the most important priority of one's finances.
3. For low income earners, tithing could potentially prohibit them from satisfying their daily bread.



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A Simplified Comparative Giving Method

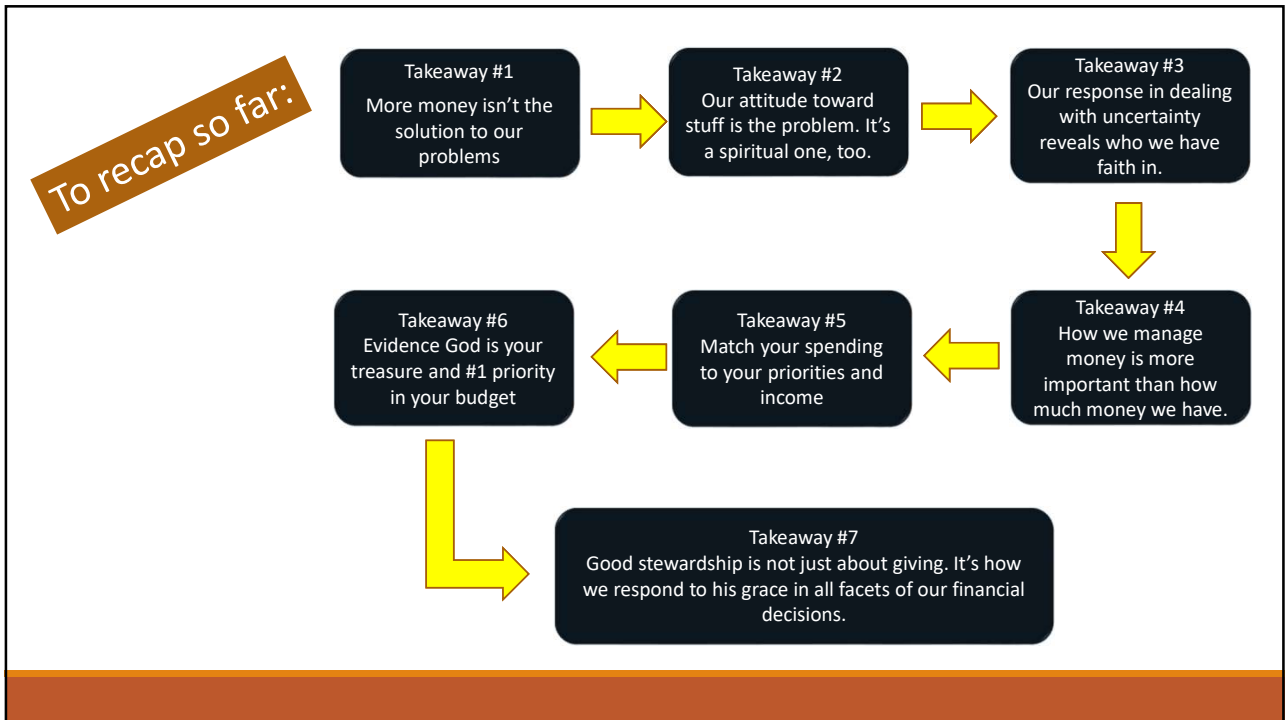


Compare your monthly personal/family entertainment spend with your giving

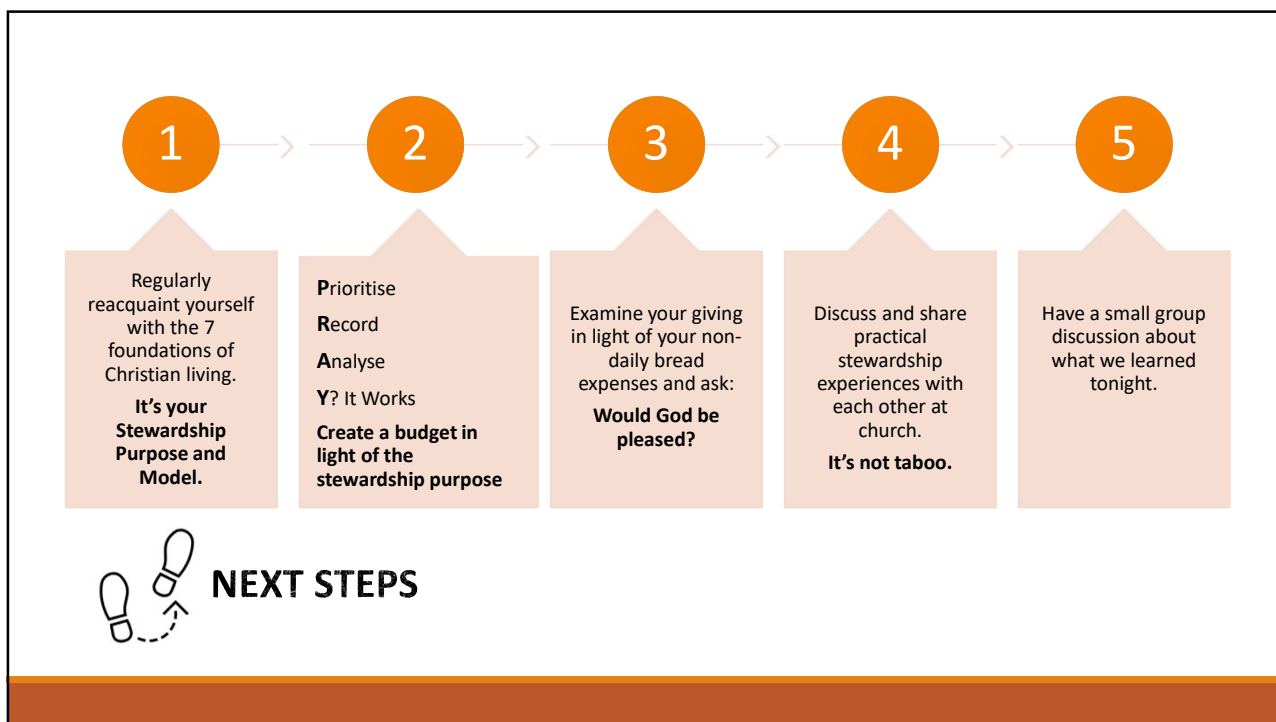
Hobbies	\$ _____
Entertainment	\$ _____
Dining out	\$ _____
Takeaway and Coffee	\$ _____
Alcohol	\$ _____
Holidays	\$ _____ <i>(your annual holiday spend divided by 12)</i>
<hr style="border-top: 1px dashed black;"/>	
TOTAL	\$
GIVING TOTAL	\$

Compare the two. Do they reflect Jesus is the #1 reality in your life?

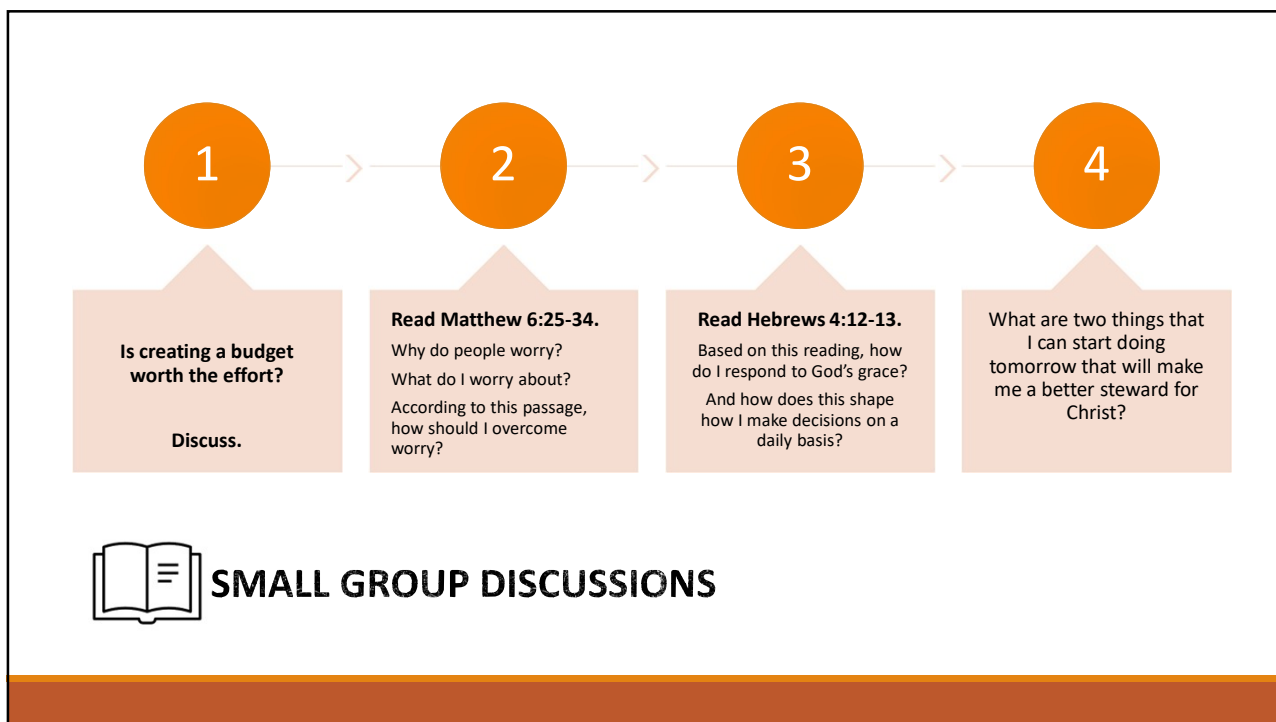
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Meeting One

- Goals
- Life-event scenarios
- Generosity

Budgeting Tool

- Categorise your spending
- Send through results
- Preliminary budget

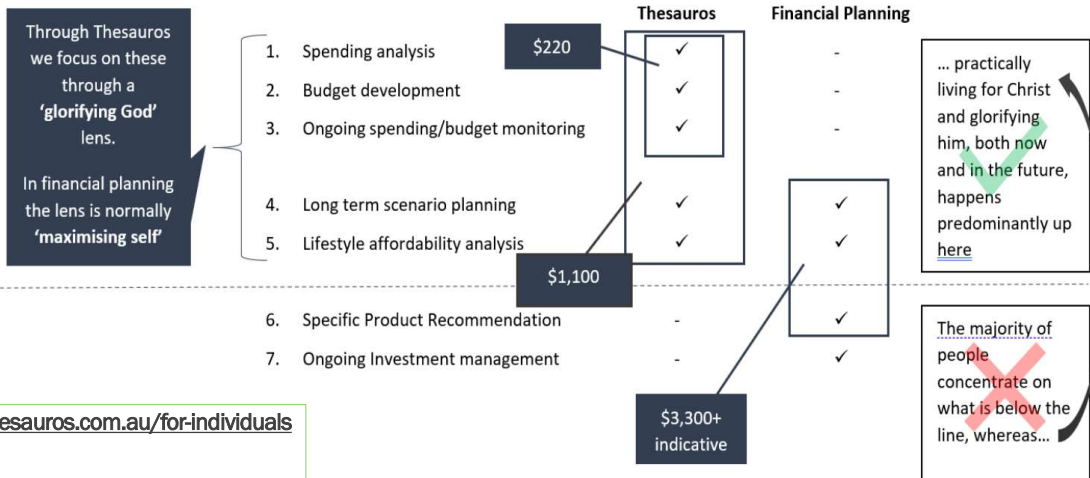
Meeting Two

- Long-term Document
- Life scenarios
- Budget fine-tuning

12-month Support

- Any changes to life events
- Further questions
- Regular check-ups

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