

Money Matters for Terrible Times

Income



"This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them—for this is their lot. Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God." (Ecclesiastes 5:18-19)

Giving



"For where your treasure is, there your heart will be also." (Matthew 6:21)

1. Giving acknowledges God's ownership (1 Cor 4:7)
2. Giving is an act of obedience to God (1 Tim 6:18)
3. Giving helps whoever is in need (2 Cor 8:14)

My giving goal in 2022: _____

Taxes



"Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor." (Romans 13:7)

Paying taxes is not about bondage to a dishonest government. It is about obedience to a sovereign God.

Question: Do I owe taxes that I have not paid? ____ Yes ____ No

Debt



"The wicked borrow and do not repay, but the righteous give generously." (Psalm 37:21)

1. Change your mind about money (Phi 4:11)
2. Develop a spending plan (budget)
3. Commit to a debt elimination plan (Pro 14:8)

The first debt I will pay of is: _____

Living



"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'" (Hebrews 13:5)

1. A budget is based in reality.
2. Setting limits in a budget gives a sense of freedom.
3. If you fail to plan, you are planning to fail.

I commit to making a budget this month. ____ Yes ____ No

Saving



"The plans of the diligent lead to profit as surely as haste leads to poverty." (Proverbs 21:5)

1. Eliminating credit card debt is the first step to saving.
2. Having an emergency savings account is important.
3. Avoid "get rich quick" investments. Instead, trust the methods that have proven true over time. (Pension, Real Estate, Stocks)

My saving goal for 2022: _____