



KEY THOUGHTS

- The best way to create financial margin is not by having more, but by using it best.
- Oddly enough, our best financial advice doesn't come from a man of wealth, but the words of a man who understood finances better than us all – Jesus' words in Matthew 6:19-24.
- Some clear financial principles we see.
 - Money is but a tool for something else. "...lay up for yourselves treasures..."
 - Different uses yield different returns. "...where neither moth and rust destroy..."
 - The best use of finances is God-driven. "...but lay up for yourselves treasures in heaven..."
 - We *become* passionate for what we believe in. "For where your treasure is, there will your heart be also."
 - Money and possessions are controlling. "You cannot serve God and money."
- Most of us are in hearty agreement with those principles, **AND YET** still struggle with finances. That is due to these battles that wage within us:
- **The battle of ownership vs. stewardship.**
 - The Biblical principle is that God owns it all; we are mere stewards.
 - See 1 Chronicles 29:13-14,16
- **The battle of desire vs. contentment.**
 - God won't give us all our wants, but we already have all our needs.
 - The context of Phil. 4:13 (I can do all things through Him who strengthens me.) is Phil. 4:11 (I have learned to be content in whatever circumstances I am.).
 - God gives us the strength to be content!
 - The New Testament language for giving is not tithing, but *sacrificial generosity*.
 - I CANNOT be generous without being content.
- **The battle of free vs. disciplined.**
 - This is in regard to how I spend.
 - Perhaps the best tool for being disciplined in how I spend is a budget, **AND** an app that helps me track my spending. (See resources below.)

- **The battle of random vs. prioritized.**
 - Even if we WANT to give, we often struggle with having money “at the end of the month.”
 - This is one reason why, in the Old Testament, God asked for the “first fruits” and the “first of the offspring.” Prioritize sacrificial generosity.
- God wants us to have financial margin, not so that we have extra, but because it’s in this margin that God so often works.

SCRIPTURES

- Matthew 6:19-24
- 1 Chronicles 29:12-16
- Philippians 4:11-13

RESOURCES

- Apps for tracking your spending in order to stay on a budget:
 - Every Dollar
 - Mint
 - Good Budget
- To see a comparison of good budgeting apps, go to <https://www.nerdwallet.com/article/finance/best-budget-apps>

PRACTICAL AND REFLECTION

- Is a lack of financial causing you stress and worry? Has your solution typically to think of ways to “get more resources”?
- What practical steps can you go through in discerning, and then putting into practice, how to be sacrificially generous?