

Beware; It's God's Money!

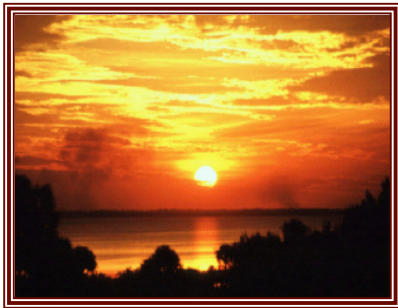


- B**udgeting is a vital discipline to help manage your needs, wants, and greed nature. Don't spend without reference to a budget.
- E**xpenses always rise to meet current and expected income unless Jesus is in charge of your life. Ask Him to take control today.
- W**ork is a gift from God; work as for Jesus in all you do, even if you dislike your boss and your job.
- A**ttitudes decide spending; develop the attitude of Christ to avoid responding to cheap financing offers and other clever and enticing advertisements.
- R**isking God's money to buy lottery tickets or on other forms of gambling, wastes Jesus' money and discards Him as your provider.
- E**nough money is possible only if you keep your eyes focused on Jesus; then you will **want** what He **wants** for you.

Income from employment must set the upper limit of your spending; don't supplement it by borrowing.

Tithing, giving one-tenth, is a guilt-relieving way to spend God's 90% without consulting Him; ask Jesus how much He should "keep" from His money that you manage.

Savings are guaranteed and increase rapidly when you repay debt, including your mortgage, rather than allocate those funds to regular savings and investment activities.



Goals from God are essential to guide spending, saving, investing, financial planning, and funding the Great Commission.

Ownership is God's role; stewardship is yours.

Deals often lead to despair, emptiness, anxiety, loneliness, and suffering: Pay cash for all items; for a house, save at least a 25% down payment.

Sales are designed to get you to spend what you don't have to buy what you don't need—70% off is 30% too much if you don't need the item.

Managing money is impossible. Manage your wants, needs, and greed nature.

Obedience to God should be your focal point to manage successfully, needs, wants, and your greed nature.

Neighbors' possessions may be appealing but shouldn't influence your spending.

Emotional costs are significant, hidden, and are the real costs of poor stewardship.

You are responsible for **your** spending, and resulting debt.

