



Managing GOD's Money

In recent weeks, we looked at goals and plans. But before we work a plan, we need a budget, so today I want to look at the budget. Many folks don't plan or write a budget. Some say they don't like finances; others, they are not good with numbers. Still others think a budget is a straitjacket. I like Bob Phillips' humorous description:

"A budget is a system of reminding yourself that you can't afford the kind of living you have grown accustomed to."

It's a joke, but it describes accurately, living beyond our means! So **what is a budget?**

A budget is your best estimate of money, time, talents, and other stuff needed for a specific journey

For the rest of this discussion, I will refer to money only; but note a budget must include estimates for all requisites to a plan.

Often we think a budget is constraining, but it's a freeing tool, needed to carry out our stewardship role. It's part of what Jesus mentioned in Luke 14:28, counting the cost before an assignment.

Why do we need a budget if the plan is fuzzy and will change? To be sure, the plan will be unclear, but the goal, the destination, will be fixed; and to reach it, we need to use time, talents, and other stuff. The budget helps us identify in advance, potential gaps or surpluses so we can focus our prayers to look at God working during the journey. Did you get that? It's about looking to God for everything!

Since the budget depends on the plan we follow, it too, will change during the journey. However, neither the plan nor the budget removes dependence on Jesus.

For example, you may have \$ 2000 and God wants you to do a \$ 3000 task. You have two choices: Doubt God is speaking and budget for a \$ 2000 job; or accept He is speaking and then trust Him to supply \$ 3000 for His job. If you chose the second alternative, you would not borrow the \$ 1000 shortfall, but look to Jesus to provide it during the journey, not before. Scripture shows He supplies what we need to do His work.

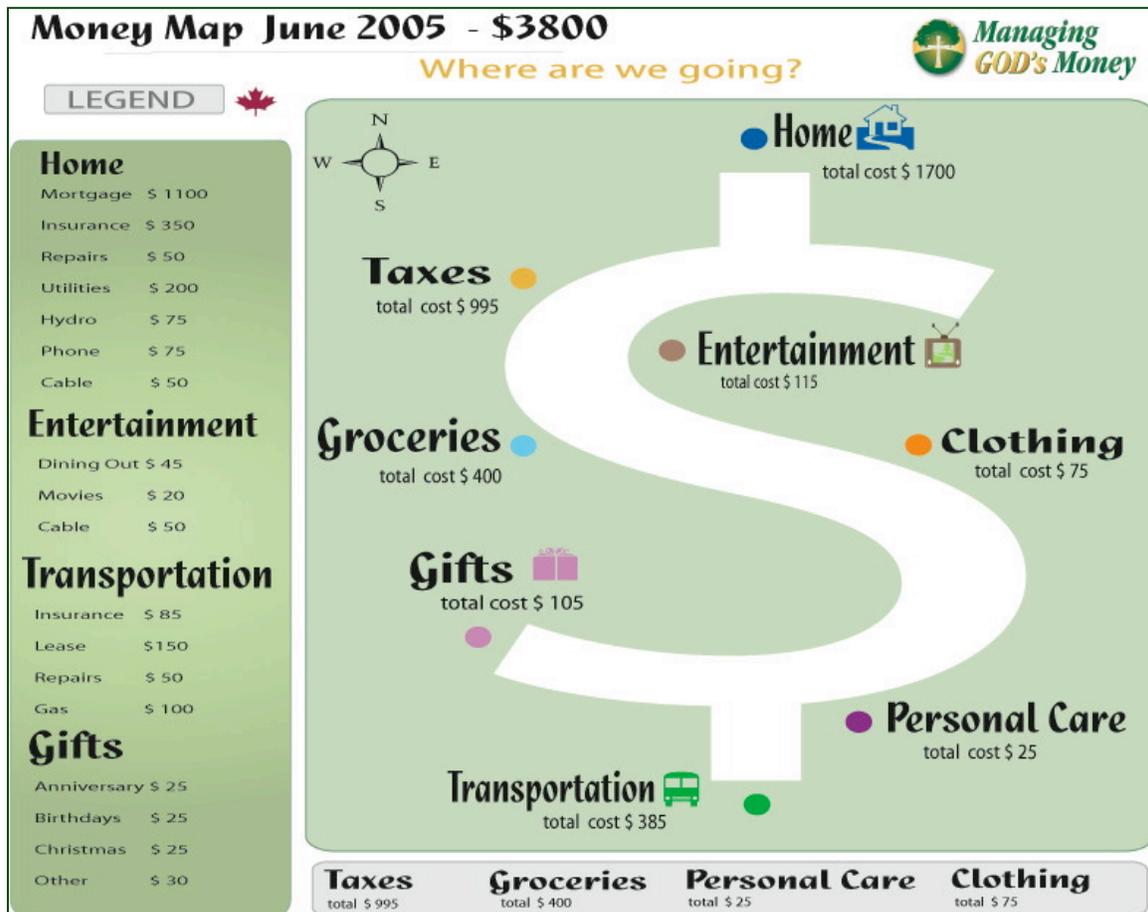
Like planning, budgeting is part of the process to draw us closer to Christ, so we need faith as God tests us with His projects.

What happens after writing the budget? Many folks ignore it; react to circumstances, and spend more money than needed during their journeys. Usually they borrow to cover a shortfall, rather than wait on God either to supply, or to show them lessons they should learn by living with the shortfall. So they miss what Jesus prepared for them!

Presentation to 100 Huntley Street
May 25: The Budget & Money Map

Let me reintroduce the money map, the document to remind us of God's goals, plans, and budget as we travel daily. It's critical to tracking daily spending. Like a road map, we should use it every time we plan to spend, so we should never leave home without it.

A money map is a guide to daily spending.



After preparing the budget, show amounts you plan to spend for the period on your map as you see on this graphic. Before leaving home on a spending trip, take the map with you. If you plan to buy clothes on the trip, on the map, list specific items and prices **on the left**, and then don't buy stuff that's not on the list and at prices higher than budget.

To be God's stewards we need His help. Ask Him to help you follow these guidelines:

1. Adopt a specific spending procedure: Consult the Owner.
2. Don't leave home to spend without a money map
3. Don't spend impulsively: When the urge comes, wait 24 hours. Pray; ask God to help you.
4. Don't fall for the lie that you save by spending: 50% off is 50% too much if you didn't need the item.

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Before I close, let's review Jesus' words in Luke 14:28:

Luke 14:28

"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?"

Daily, let's sit down to "count the cost" of our discipleship and stewardship roles.

God bless and remember Jesus loves you.