



# Managing GOD's Money

Presentation to 100 Huntley Street 16 November  
Getting Out of Debt: ABC & Finances

Today we move to stages two and three of our getting out of debt journey. First we will suggest how you might look at and learn from your recent **attitude, behavior and choices (ABC's)** that led to your debt. These three questions get to the **heart** of your beliefs and practices:

1. What was your **A**ttitude to money?
2. Did your **B**ehavior suggest you understood implications of God's ownership and your stewardship of money?
3. How did you **C**hoose to spend?

Let's look at each:

By reviewing your **Attitude to money**, you are trying to understand if you accept your stewardship role. Do you believe you are a manager, not owner of stuff you use? You can't operate as God's manager unless you know Jesus.

It's not what you think you did but what you did. So you need to look back at your **behavior** as you got in debt. Did it suggest you understood implications of God's ownership and your stewardship of money? Did you practice tithing by managing on your own 90% of God's money? Or did you practice "**keeping**" *by presenting everything to Jesus, letting Him guide division of all funds you got*. When you hang on to part of God's funds as your own, you do not allow Him to help you deal with all your finances.

Other **behavior** issues you need to look at include answering these questions:

1. Did you use a budget?
2. Did you respond to advertising and easy credit terms?
3. Did you practice these two essential words, **NOT NOW!**
4. Did husband and wife agree to major buys?
5. How did husband and wife solve disputes that arose?

Next, look at how you **chose to spend**. Did you follow a spending procedure such as the **Affordability Index** on our website? Did you pray before spending?

When you finish answering these questions, ask the Lord to help you write a one-sentence conclusion about your **ABC's**. Did they show a Christian worldview? What would Jesus say about them?

**Before we move to the third stage** to get out of debt, let's recap. First we gave the Lord the debt burden, then looked at our **spiritual lives, attitude, behavior and choices** that led us into debt. Now we come to look at the financial outcome of our **behavior**.

Answering these questions about spending will tell you if you had a **G-R-I-P** on finances and help you isolate areas you need to change:

- Did you have **G**oals in place?
- **R**eview spending for the past six months: does it show where funds went?
- Investigate all features of your loans: Do you know their costs, payment terms, and your responsibilities?
- Did you have **P**lans in place to carry out God's goals?

Let's look quickly at each question:

1. **Did you have Goals in place?** Do you know your life goal: the direction God has given you! Did you follow other goals from God?
2. **After Reviewing spending for the past six months, do you know where funds went?** Walk through the house, look at and list items bought recently. Did you need them?
3. **After Investigating all features of your loans do you know their costs, payment terms, and your responsibilities?** Do you know the financial and emotional cost of each loan? At current repayment rates, when will you repay each loan?
4. **Did you have Plans in place to carry out God's goals? If you didn't have goals, it's unlikely you will have plans.** To work out your net financial position, prepare a *material worth statement*, listing your items of value minus loans. Does it show things of value you **could** sell to repay loans? Next, prepare a debt repayment plan to erase loans by a target date that you get after the review and after prayer.

To wrap up this third stage, write one sentence about your findings. Did you **GRIP your finances?** How should you change?

Next time we look at specific action steps using what you learned from the three stages: spiritual, ABCs and Financial.

God bless and remember Jesus loves you.