

THE SPENDING PLAN – AN ACT OF STEWARDSHIP

Address the Mess Part 2

February 4, 2024

Pastor Mark

Why Do I AVOID BUDGETING

1. I don't have enough TIME.

Bible's Response:

15 Be very careful, then, how you live-not as unwise, but as wise, making the most of every opportunity, because the days are evil. Therefore, do not be foolish, but understand what the Lord's will is."

Ephesians 5:15-17 NIV

2. I don't know how to PLAN.

Bible's Response:

"Without counsel plans fail, but with many advisers they succeed."

(Proverbs 15:22 ESV)

3. I don't think it will make a DIFFERENCE.

Bible's Response:

"A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences."

(Proverbs 27:12 NLT)

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4. I don't want to do **HARD WORK.**

Bible's Response:

"You lazy people, you should watch what the ants do and learn from them. Ants have no ruler, no boss, and no leader. But in the summer, ants gather all of their food and save it. So when winter comes, there is plenty to eat"

(Proverbs 6:6-9 ERV)

5. I don't want to see the **TRUTH.**

Bible's Response:

"Do your best to present yourself to God as one approved, a worker who does not need to be ashamed and who correctly handles the word of truth."

(2 Timothy 2:15 NIV)

Why do I need a spending plan?

1. Without it I will **OVERSPEND.**

*Don't let your lives be controlled by your desires, as they used to be.
(1 Peter 1:14b, CEV)*

2. Without it I will **UNDERSAVE.**

*The wise man saves for the future, but the foolish man spends whatever he gets.
(Proverbs 21:20, TLB)*

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3. Without it my money has no **DIRECTION**. (Romans 14:12, GNT)

Every one of us, then, will have to give an account of ourselves to God.

(Romans 14:12, GNT)

How can I get in the driver's seat of my finances?

1. **Delegate** the spending plan tasks.
2. **Record** the numbers.
 - a. **Income**
 - b. Expenses
 - i. **Fixed**
 - ii. Debt
 - iii. **Variable**
 - iv. Discretionary
3. **Inspect** the numbers and create the plan.
4. **Verify** allocation of every dollar.
 - a. **Zero** based budget
5. **Execute** the budget meeting.
6. **Review** and repeat the process.

You are in the driver seat of your financial destiny!

NEXT STEPS

Financial Peace University

30 Day Challenge to Record Every Dollar Spent in the Month of February