

SPENDING CENTSABLY

STRAPPED: PART TWO

January 17, 2016

Pastor Gordon

“Is there anyone here who, planning to build a new house, doesn’t first sit down and figure the cost so you’ll know if you can complete it?” (Luke 14:28, The Message)

Why I Need a Spending Plan

1. Without a spending plan, I am guaranteed to **OVERSPEND**.

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

2. Without a spending plan, I am guaranteed to **UNDERSAVE**.

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

3. Without a spending plan, I cannot **ACCOUNT** for my spending.

Every one of us, then, will have to give an account of ourselves to God. Ro 14:12 (GNT)

Matthew 25:14-30: Parable of the talents

Getting Started

1. **RESEARCH** the experts.

Plans go wrong for lack of advice; many advisers bring success. Pr 15:22 (NLT)

2. **REVIEW** all your expenses for the past year.

Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts. Pr 24:3-4 (The Living Bible)

3. **REFLECT** on areas that can be trimmed / eliminated or adjusted.

Plan carefully and you will have plenty; if you act too quickly, you will never have enough. Pr 21:5 (GNT)

4. Begin **APPLYING AND TRACKING** your new spending plan.

Depend on the Lord in whatever you do, and your plans will succeed. Pr 16:3 (NCV)

TIPS:

SPENDING CENTSABLY

STRAPPED: PART TWO

January 17, 2016

Pastor Gordon

1. Agree TOGETHER on the budget.
2. Begin WHERE YOU ARE.
3. Look for ways to DECREASE expenses and/or INCREASE income.
4. Think YEARLY.
5. Provide PERSONAL ALLOWANCES in the spending plan to reduce arguments.
6. Don't be DISCOURAGED.

BOTTOM LINE: THIS LIFE IS NOT ABOUT ME.

So be careful how you live, not as fools but as those who are wise. Make the most of every opportunity for doing good in these evil days. Don't act thoughtlessly, but try to understand what the Lord wants you to do. Eph 5:15-17 (NLT)