

The Spending Plan

God's Got Receipts

November 23, 2025

Prepared by Sean Tavakoli

OPENING PRAYER

God, open our hearts today to hear Your truth about generosity and teach us to trust You with everything we have.

SCRIPTURE READINGS

Proverbs 21:5

Proverbs 3:9-10

2 Corinthians 9:7

Romans 13:7-8

Proverbs 13:11

Matthew 6:33-34

KEY TAKE AWAYS

This week, Pastor Sean taught us about creating a biblical spending plan using four key priorities: **Give, Pay, Save, Spend**. The message emphasized that the problem isn't necessarily how much money we have, but how we manage what God has entrusted to us.

1. **The fix isn't more money; the fix is a better plan.**
2. **God doesn't need something FROM you; He wants something FOR you.**
3. **Giving is worship, not obligation.**
4. **We can't repeat history if we change the infrastructure of how we live.**

4 Step Biblical Spending Plan

1. **Give To The Lord**
2. **Pay What You Owe**
3. **Saving For The Future**
4. **Spend With Purpose**

QUESTIONS

1. How does your view of money reflect your view of God, as mentioned in the sermon?
2. What are some common excuses or barriers people face when it comes to managing money, and how can these be overcome?
3. What are some practical steps you can take to create and follow a spending plan based on biblical principles?
4. How does the concept of tithing challenge or affirm your current approach to giving?
5. In what ways can we ensure that our financial decisions align with God's mission and purpose for our lives?

PRACTICE

This Week's Challenge:

1. Create or update your budget using the Give-Pay-Save-Spend framework
2. Calculate your tithe (10% of income) and commit to giving it first, even if you need to start with a smaller percentage and work up to it
3. List all your debts and create a payment plan to become debt-free
4. Open a savings account (if you don't have one) and set up an automatic transfer of any amount to start building an emergency fund
5. Track every purchase for one week and evaluate it against the four questions above

CLOSING PRAYER

God, help us live with open hands and generous hearts, trusting that every seed we sow honors You and impacts eternity.