



HOT TOPICS

MARRIAGE & FAMILY

Hot Topics Series

Wednesday Night Service

Pastor Christopher and Mrs. Ashley

3/6/22

1. Budgeting for Stability and Strength

- a. Isaiah 32:14-18, **“For the palace is forsaken, the populous city deserted; the hill and the watchtower will become dens forever, a joy of wild donkeys, a pasture of flocks; ¹⁵until the Spirit is poured upon us from on high, and the wilderness becomes a fruitful field, and the fruitful field is deemed a forest. ¹⁶Then justice will dwell in the wilderness, and righteousness abide in**

the fruitful field. ¹⁷ And the effect of righteousness will be peace, and the result of righteousness, quietness and trust forever. ¹⁸ My people will abide in a peaceful habitation, in secure dwellings, and in quiet resting places.”

b. Tithe / Giving

- i. Malachi 3:6-12, ⁶“For I the Lord do not change; therefore you, O children of Jacob, are not consumed. ⁷From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, ‘How shall we return?’ ⁸Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. ⁹You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. ¹¹I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. ¹²Then all nations will call you

blessed, for you will be a land of delight, says the Lord of hosts.”

- ii. When we do not facilitate the tithe and our contributions to His Work then we are robbing Him of the opportunity put His Super on our Natural.
 - iii. Could it be that we are not robbing God of His substance but rather Robbing God of the opportunity to bless you?
 - iv. Tithing is just as important as Prayer, Bible Reading, and Living by the Spirit; in every act we are honoring God about our time, our substance and our desires.
- c. **Eliminate Debt**
- i. Proverbs 22:7, “The rich rules over the poor, and the borrower is the slave of the lender.”
 - ii. Debt Elimination creates a Sense of Security and Stability in the Marriage
 1. Men and Women both Desire Security in the Relationship
 2. Debt is a Point of Insecurity which can Create Unnecessary Pressure on the Budget and the Relationship
 3. Dave Ramsey Debt Snowball

d. Stewarding a Generational Blessing

- i. Proverbs 22:6-7, “Train up a child in the way he should go; even when he is old he will not depart from it. ⁷The rich rules over the poor, and the borrower is the slave of the lender.”
- ii. Your children are under the direct influence over every decision that you will ever make and that includes your financial decisions.
- iii. Bottom Line, Your Children will Model what They See
- iv. Having your Resources Blessed ensures that your Children inherit a Blessing and not a Mess; Train them up to Honor God with their Resources or They will Squander Yours.

2. Budgeting for Safety and Security

a. Life Insurance

- i. Enough to Resource your Family in your Absence
- ii. 1 Timothy 5:7-8, “⁷Command these things as well, so that they may be without reproach. ⁸But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.”

iii. It is not the Church's responsibility to take care of your family while you are alive nor is it the Church's responsibility to take care of your family in your absence; providing assistance to a family in need is different than taking on the responsibility of meeting every need.

b. Have a Living Will in Place

i. Protect your Family from Chaos

1. Don't be Afraid the Make the Hard Decisions Now.

ii. This is something we are currently working on now

c. Savings Account Goals

i. \$1,000 Cash on Hand for an Emergency Fund

1. Emergency funds to be used in the event of a grid down situation after hurricane and/or if ATMs are unavailable

2. The goal of Emergency Funds is to prohibit credit card usage and allow for a position of safety in the event of something going wrong

ii. Goal Number 1: One Month of Expenses Saved Up in a Savings Account

iii. Goal Number 2: Three Months of Expenses Saved Up in a Savings Account

3. Budgeting for Success and Succession

a. A Plan for Now

- i. Monthly Budget
- ii. Dave Ramsey's Monthly Budget Program
- iii. Your Budget allows you to Plan your Work and Work your Plan; only make adjustments after having operated it for 60-90 days.
- iv. You have to adjust yourself to the plan and not the plan to yourself

b. A Plan for your Marriage

i. Invest in Your Marriage

1. Date Nights

a. Cash withdrawals for Date Night

b. Schedule it and Invest in it

c. Broke or Blessed, You need to Invest

2. A night out of town to focus on one another

c. A Plan for the Future

i. Retirement

1. Retirement shouldn't be the end of the line

2. Retirement should be repositioning you to be "refired" with vision and goals with new territories in mind

3. The Goal of Retirement should not be a comfy chair but rather an opportunity to shift gears into a new season

4. Retirement allows you to say “What’s Next?”; not “I’m Done”.

ii. Bless your Children

1. Having the Resources to Invest in their Future

a. College

b. Marriage

c. Business Startup

d. Down payment on their first home

iii. Bless Others and the Church

1. Blessed to Invest into the Future of the Local Church

2. Leave a Legacy and not a Loss when You Receive your Eternal Reward!