

Committing: Time, Talent, & Tithe To God

STEWARDSHIP PRINCIPLES FROM THE BIBLE

Review

- ▶ 1. What blocks our dreams and leads to sin?
 - ▶ Debt
- ▶ 2. How should we deal with debt we incur?
 - ▶ Pay it quickly
- ▶ 3. When feasible what should we do about debt?
 - ▶ Avoid it

Impulse Spending

Spending: Oh what a feeling

Are we able to truly handle all the emotions that come from our need to purchase any and everything we see?

Impulse Spending

- Spur of the moment, unplanned decision to buy, made just before a purchase.
- Research findings suggest that emotions and feelings play a decisive role in purchasing, triggered by seeing the product or upon exposure to a well crafted promotional message. Such purchases ranges from small (chocolate, clothing, magazines) to substantially large (jewelry, vehicle, work of art) and usually (about 80 percent of the time) lead to problems such as financial difficulties, family disapproval, or feeling of guilt or disappointment.

Impulse Spending

Cognitive Dissonance

- State of psychological tension arising from incompatibility among a person's attitudes, behavior, beliefs, and/or knowledge, or when a choice has to be made between equally attractive or repulsive alternatives. One example is 'buyer's remorse,' a feeling of guilt associated with doubts about the advisability of a purchase decision that one experiences after making an expensive purchase. Marketers try to manage these doubts with supportive information such as testimonials, money-back guaranties, and after-sales service.

Impulse Spending

Cognitive Consonance

- State of harmony and internal consistency arising from compatibility among a person's **attitudes, behavior, beliefs, and/or knowledge.**

Idolizing Our Resources

- **Deuteronomy 5:8** *You shall not make for yourself an idol, whether in the form of anything that is in heaven above, or that is on the earth beneath, or that is in the water under the earth.*

Impulse Spending Cont'd

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The Relationship: Creature vs. Creator

- *Romans 1:22-25 Claiming to be wise, they became fools; and they exchanged the glory of the immortal God for images resembling a mortal human being or birds or four-footed animals or reptiles. Therefore God gave them up in the lusts of their hearts to impurity, to the degrading of their bodies among themselves, because they exchanged the truth about God for a lie and worshiped and served the creature rather than the Creator, who is blessed forever! Amen.*

Question & Answers

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- ▶ 1. What should we not do on an impulse?
 - ▶ Spend
- ▶ 2. What is the mind state that comes from impulse spending?
 - ▶ Cognitive Dissonance
- ▶ 3. What should we not idolize?
 - ▶ Our Resources
- ▶ 4. When we idolize our resources what gets out of order?
 - ▶ Relationship

Resources

- ▶ **Holy Bible NRSV**
- ▶ **The New Interpreter's Bible Commentary Vol. IX**
- ▶ **Good Steward Ministry Barnabas Foundation.com**
- ▶ **Counseling and Family Services www.accounseling.org**
- ▶ **<http://www.businessdictionary.com/definition/impulse-buying.html>**
- ▶ **<http://www.businessdictionary.com/definition/cognitive-dissonance.html>**
- ▶ **<http://www.businessdictionary.com/definition/cognitive-consonance.html>**
- ▶ **[The Joy Of Giving More Than Enough](#), Bishop Gregory Ingram**

Next Week Bible Study...

Seeking Joy vs. Happiness

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- ▶ Read verses:
- ▶ Timothy 6:17-19